

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

<i>In re</i> Boy Scouts of America and Delaware BSA, LLC, ¹ Debtors.	Chapter 11 Bankruptcy Case No. 20-10343 (LSS) (Jointly Administered)
National Union Fire Insurance Co. of Pittsburgh, PA, <i>et al.</i> , Appellants. v. Boy Scouts of America and Delaware BSA, LLC, <i>et al.</i> , Appellees.	Lead Case No. 22-cv-01237-RGA Consolidated Case Nos. 22-cv-01238-RGA; 22-cv-01239-RGA; 22-cv-01240-RGA; 22-cv-01241-RGA; 22-cv-01242-RGA; 22-cv-01243-RGA; 22-cv-01244-RGA; 22-cv-01245-RGA; 22-cv-01246-RGA; 22-cv-01247-RGA; 22-cv-01249-RGA; 22-cv-01250-RGA; 22-cv-01251-RGA; 22-cv-01252-RGA; 22-cv-01258-RGA; 22-cv-01263-RGA

**DEBTORS-APPELLEES' APPENDIX TO CONSOLIDATED ANSWERING
BRIEF: VOLUME 10 (SA 3028 THROUGH SA 3191)**

Dated: December 7, 2022

¹ The Debtors, together with the last four digits of each Debtor's federal tax identification number, are as follows: Boy Scouts of America (6300); and Delaware BSA, LLC (4311). The Debtors' mailing address is 1325 West Walnut Hill Lane, Irving, Texas 75038.

WHITE & CASE LLP

Jessica C. Lauria (admitted *pro hac vice*)
Glenn M. Kurtz (admitted *pro hac vice*)
1221 Avenue of the Americas
New York, New York 10020
Telephone: (212) 819-8200
jessica.lauria@whitecase.com
gkurtz@whitecase.com

WHITE & CASE LLP

Michael C. Andolina
Matthew E. Linder
Laura E. Baccash
Blair M. Warner
111 South Wacker Drive
Chicago, Illinois 60606
Telephone: (312) 881-5400
mandolina@whitecase.com
mlinder@whitecase.com
laura.baccash@whitecase.com
blair.warner@whitecase.com

WHITE & CASE LLP

Ronald K. Gorsich
Doah Kim
555 South Flower Street, Suite 2700
Los Angeles, CA 90071
Telephone: (213) 620-7700
rgorsich@whitecase.com
doah.kim@whitecase.com

MORRIS, NICHOLS, ARSHT &
TUNNELL LLP

Derek C. Abbott (No. 3376)
Andrew R. Remming (No. 5120)
Paige N. Topper (No. 6470)
1201 North Market Street, 16th Floor
P.O. Box 1347
Wilmington, Delaware 19899-1347
Telephone: (302) 658-9200
dabbott@morrisnichols.com
aremming@morrisnichols.com
ptopper@morrisnichols.com

Counsel for Debtors-Appellees and Debtors in Possession

INDEX OF SUPPLEMENTAL DOCUMENTS

BSA Records	Joint Trial Exhibit No.	Appendix Page Nos.
List of Current Members of the NEB (Exhibit B to Desai Declaration)	1-191	SA 0001 – SA 0004
List of Current Members of the NEC (Exhibit E to Desai Declaration)	1-192	SA 0005 – SA 0007
BSA Charter and Bylaws (as amended through May 2021)	468	SA 0008 – SA 0035
Rules and Regulations of the Boy Scouts of America (September 2020)	291	SA 0036 – SA 0059
Local Council Charter Renewals (Excerpt)	7-3	SA 0060 – SA 0063
2010 Articles of Incorporation Template (Mobile Area Council Articles of Incorporation, Art. II. Duration)	187	SA 0064 – SA 0067
Form of Annual Unit Charter Agreement (2020)	264	SA 0068 – SA 0069
BSA Bylaws (June 1, 2019)	234	SA 0070 – SA 0095
Local Council Charter Renewal for Greenwich NR A2 (January 15, 2020)	2976	SA 0096
Troop Roster for Troop 172 (Patriots Path Council) (Redacted)	17	SA 0097 – SA 0106
Troop Roster for Sanford Troop 37 (Abraham Lincoln Council) (Redacted)	23	SA 0107 – SA 0108

Examples and Templates of Local Council Articles & Bylaws	7-2	SA 0109 — SA 0373
Troop Roster for Pack C-3210 (Cape Fear Council) (Redacted)	43	SA 0374 — SA 0377

Proofs of Claim	Appendix Page Nos.
Proof of Claim No. 8174	SA 0378 — SA 0387
Proof of Claim No. 639	SA 0388 — SA 0390
Proof of Claim No. 4971	SA 0391 — SA 0405
Proof of Claim No. 9558	SA 0406 — SA 0408
Proof of Claim No. 9430	SA 0409 — SA 0412
Proof of Claim No. 9511	SA 0413 — SA 0416
Proof of Claim No. 12203	SA 0417 — SA 0424
Proof of Claim No. 5113	SA 0425 — SA 0428
Proof of Claim No. 10390	SA 0429 — SA 0433
Proof of Claim No. 12530	SA 0434 — SA 0449
Proof of Claim No. 1248	SA 0450 — SA 0452
Proof of Claim No. 9123	SA 0453 — SA 0462
Proof of Claim No. 7826	SA 0463 — SA 0466

Proof of Claim No. 343-13	SA 0467 — SA 0469
Proof of Claim No. 343-26	SA 0470 — SA 0472
Proof of Claim No. 6346	SA 0473 — SA 0477

State and Federal Litigation Documents	Joint Trial Exhibit No.	Appendix Page Nos.
Illinois Complaint filed by National Surety	162	SA 0478 — SA 0493
Texas Complaint against Century, National Surety and Allianz	185	SA 0494 — SA 0515
Texas Complaint against Hartford	181	SA 0516 — SA 0528
Third Amended Complaint: <i>John Does I-XIX v. Boy Scouts of America, Corporation of the Presiding Bishop of the Church of Jesus Christ of Latter-Day Saints, et al.</i> (District Court for the District of Idaho, No. 1:13-cv-00275-BLW)	2912	SA 0529 — SA 0587
Trial by Jury Demand: <i>Plaintiffs v. Boy Scouts of America Corporation, Mobile Area Council Boy Scouts of America, et al.</i> (Circuit Court of Mobile County, Alabama, No. CV-2016)	2920	SA 0588 — SA 0617
Notice of Removal: <i>A.A. v. the Boy Scouts of America, North Florida Council, Inc., Boy Scouts of America, et al.</i> (District Court for the Middle of District of Florida Ocala Division)	2921	SA 0618 — SA 1601
Verified Complaint for Damages and Equitable Relief: <i>Plaintiff v. Roman Catholic Archbishop, et al.</i> (Superior Court of Guam, No. CV 0207-17)	2910	SA 1602 — SA 1613
Complaint: <i>John Doe v. Boy Scouts of America; and Central Minnesota Council, Boy Scouts of America</i> (State of Minnesota County of Stearns, District Court, Seventh Judicial District, No. [])	2913	SA 1614 — SA 1638

Documents filed in <i>In re Archbishop of Agana</i> (“AOA”), Case No. 19-00010 (Bankr. D. Guam)	AOA Docket No.	Appendix Page Nos.
Motion for Derivative Standing to Enforce the Automatic Stay and Take Other Actions	616	SA 1639 — SA 1659

Transcript of Hearing Held September 10, 2021	693	SA 1660 – SA 1681
Third Amended Chapter 11 Plan	920	SA 1682 – SA 1818
BSA's Objection and Reservation of Rights to Confirmation of the Third Amended Joint Chapter 11 Plan of Reorganization for the Archbishop of Agana	948	SA 1819 – SA 1836
BSA's Objection to and Reservation of Rights to Debtors Motion Pursuant to Sections 105(a) and 363(f) of the Bankruptcy Code and Bankruptcy Rule 9019 for an Order (1) Approving Settlement Agreement Among the Archdiocese, the AOA Entities, the Official Committee of Unsecured Creditors, and AIG Insurers Entities, (2) Approving the Archdioceses Sale of the Policies Issued to the Debtor Back to AIG Insurers Entities Free and Clear of Claims and Interests, and (3) Enjoining Assertion Of Claims Against AIG Insurers Entities	989	SA 1837 – SA 1866
Order Granting 218 Stipulated Motion for Order Directing Mediation and Appointing the Honorable Robert J. Faris to Serve as Mediator	227	SA 1867 – SA 1868
Transcript of Hearing Held October 4, 2022	1092	SA 1869 – SA 1924
Fifth Amended Chapter 11 Plan	1044	SA 1925 – SA 2116
Order Approving Stipulation By and Between Debtor, Official Committee of Unsecured Creditors and Boy Scouts of America Regarding the BSA Plan Objection and Claim Objection	1048	SA 2117 – SA 2126
Order Confirming Fifth Amended Joint Chapter 11 Plan of Reorganization	1093	SA 2127 – SA 2139
Minute Entry Regarding September 10 Hearing	690	SA 2140

Other Exhibits Admitted at Trial	Joint Trial Exhibit No.	Appendix Page Nos.
Email from Jeff Hunt to Wendy Kurten, et al.	725	SA 2141 – SA 2145
Attachment to email: Change-Pro Redline of Claims Allowance Procedures	502	SA 2146 – SA 2175

Attachment to email: Claims Allowance Procedures	527	SA 2176 – SA 2195
Email from Debtors regarding BSA - Preliminary Comments on Draft CAP sent to Coalition, FCR, and Mediator	529	SA 2196
Attachment to email: BSA Redline of Claims Allowance Procedures (comparing June 8, 2021 version to June 6, 2021 version)	533	SA 2197 – SA 2245
Attachment to email: Change-Pro Redline of Claims Allowance Procedures (comparing version 3 and version 4)	537	SA 2246 – SA 2466
Attachment to email: Change-Pro Redline of Claims Allowance Procedures (comparing version 3 and version 1)	539	SA 2267 – SA 2290
Plaintiff John Doe 4's First Amended Complaint: <i>John Doe 4 v. Boy Scouts of America, Chicago Area Council, et al.</i> (Circuit Court of Cook County, Illinois, No. 2018 L 211)	2911	SA 2291 – SA 2356
Complaint Fraud and Constructive Fraud: <i>John Doe XX, et al. v. Boy Scouts of America, Corporation of the Presiding Bishop of the Church of Jesus Christ of Latter-Day Saints, et al.</i> (District Court for the District of Idaho)	2914	SA 2357 – SA 2380
Redacted Second Revised Complaint: <i>John Doe #1, et al. v. Boy Scouts of America Corporation, Fairfield County Council of the Boy Scouts of America, et al.</i> (Superior Court, Connecticut, J.D. of Stamford/Norwalk at Stamford, No. FST-cv-15-5015023-S)	2916	SA 2381 – SA 2456

Insurance Policies	Joint Trial Exhibit No.	Appendix Page Nos.
Hartford Pine Tree Council Casualty Insurance Policy No. 04C157992	1154	SA 2457 – SA 2491
Hartford Fire Insurance Co. Policy No. 12CCP500098	1155	SA 2492 – SA 2547
INA Policy No. 15-12-11	4000-1	SA 2548 – SA 2599
Allianz 1980 Umbrella Policy No. UMB 599346	10-1	SA 2600 – SA 2620

Old Republic Insurance Company Commercial Excess Liability Insurance Policy for period of March 1, 2017 to March 1, 2018	10-7	SA 2621 — SA 2664
INA Policy No. 70-64-52	4000-2	SA 2665 — SA 2700
Hartford Insurance Policy	4000-10	SA 2701 — SA 3081
INA Policy No. 07-54-09-4	4000-4	SA 3082 — SA 3164
INA Policy No. 4-84-03	4000-6	SA 3165 — SA 3188
Hartford Insurance Policy No. 10 C A43303	4000-8	SA 3189 — SA 3332
Hartford Insurance Policy	4000-9	SA 3333 — SA 3571
Hartford Insurance Policy No. CBP 109170	4000-11	SA 3572 — SA 3644
Hartford Insurance Policy No. 54 C 990478	4000-12	SA 3645 — SA 3673
Hartford Insurance Policy No. 32 HU 380257	4000-13	SA 3674 — SA 3684

Appendix Documents Filed Under Seal	Joint Trial Exhibit No.	Appendix Page Nos.
Initial Hartford Settlement Agreement	1481	SA 3685 — SA 3696
Proof of Claim No. 87715	N/A	SA 3697 — SA 3789

Illinois Century Answer	202	SA 3790 – SA 3821
-------------------------	-----	-------------------------

Multimedia Documents to be Lodged with the Court²	Joint Trial Exhibit No.	Appendix Page Nos.
BSA and Local Council Insurance Policies	10	SA 3822
All Proofs of Claim	14	SA 3823
Settled and Unsettled Local Council Policy Information (Excel Format)	2961	SA 3824

² The following documents cannot be filed on the Court’s docket due to their size or file format. The Appellees will make these documents available to the Court and the parties. For purposes of citing these documents in the Debtors-Appellees’ Consolidated Answering Brief, the Appellees have assigned these documents appendix page numbers in accordance with the “SA___” convention.

1	2	3 Co	4 Dept	5 RO	6	7	8 Pol Sym	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
1	2	3 Co	4 Dept	5 RO	6	7	8 Pol Sym	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
1	2	3 Co	4 Dept	5 RO	6	7	8 Pol Sym	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
1	2	3 Co	4 Dept	5 RO	6	7	8 Pol Sym	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
1	2	3 Co	4 Dept	5 RO	6	7	8 Pol Sym	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
1	2	3 Co	4 Dept	5 RO	6	7	8 Pol Sym	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
1	2	3 Co	4 Dept	5 RO	6	7	8 Pol Sym	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
1	2	3 Co	4 Dept	5 RO	6	7	8 Pol Sym	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27																																																					

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252076

SA 3028

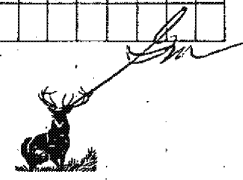
1	2	3 Co	4 Dept	5	6 RO	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Pol Sym											Pol Number											Insured's Name																																																																													
51010											CA43349B04											SCIO4 TS OF AMER'IC																																																																													
37 Inception Date Of Policy											48 Expiration Date											52 53 Brokers											60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100																																																																		
01/01/76											01/01/77											250480											4 1 1 0																																																																		

PREMIUM CODING INPUT

Cash Premium				Orig Premium				Def. Premium				Comm	Major Line	Tax Loc. Rl. Co.	Special Filing	STAT. I.D.																																									
4	11	12	13	20	21	22	27	28	29	34	35						43	44	45	52	53	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34		
Primary	CR	Secondary	CR	Primary	CR	Secondary	CR	Primary	CR	Secondary	CR							3				70	30					9	6	9	3																										
53.00		4.00										150	5203				5P	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69						
																		3																																							
																		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70					
																		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35					
																		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70					
																		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35					
																		36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70					
																		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35					
																		36	37	38	39	40	41	42																																	

[illegible]

Part of
Coded by 47
Date: 4-1-76



THE HARTFORD

COMPANY COPY

Form DA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A.

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252077

SA 3029

[illegible]

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252078

SA 3030

[illegible]

Part 3 of 4
Coded by 77
Date: 2-13-76



Form OA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A.

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252080

SA 3032

[illegible]

Part 2 of 4
Coded by 27
Date: 2-13-76



THE HARTFORD
COMPANY COPY

Form OA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A.

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252081

SA 3033

[illegible]

COMPANY COPY

SA 3034



THE HARTFORD
COMPANY COPY

[illegible]

Form OA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A.

SA 3036

[illegible][illegible]

THE HARTFORD
COMPANY COPY

SA 3037

SA 3038

[illegible]

PREMIUM CODING INPUT

[illegible][illegible]

Part _____ of _____
Coded by 77
Date: 7-19-76



THE HARTFORD
COMPANY COPY

Form OA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A.

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252087

SA 3039

1										2										3										4										5										6										7										8										9										10										11										12										13										14										15										16										17										18										19										20										21										22										23										24										25										26										27										28										29										30										31										32										33										34										35										36										37										38										39										40										41										42										43										44										45										46										47										48										49										50										51										52										53										54										55										56										57										58										59										60										61										62										63										64										65										66										67										68										69										70										71										72										73										74										75										76										77										78										79										80										81										82										83										84										85										86										87										88										89										90										91										92										93										94										95										96										97										98										99										100										101										102										103										104										105										106										107										108										109										110										111										112										113										114										115										116										117										118										119										120										121										122										123										124										125										126										127										128										129										130										131										132										133										134										135										136										137										138										139										140										141										142										143										144										145										146										147										148										149										150										151										152										153										154										155										156										157										158										159										160										161										162										163										164										165										166										167										168										169										170										171										172										173										174										175										176										177										178										179										180										181										182										183										184										185										186										187										188										189										190										191										192										193										194										195										196										197										198										199										200										201										202										203										204										205										206										207										208										209										210										211										212										213										214										215										216										217										218										219										220										221										222										223										224										225										226										227										228										229										230										231										232										233										234										235										236										237										238										239										240										241										242										243										244										245										246										247										248										249										250										251										252										253										254										255										256										257										258										259										260										261										262										263										264										265										266										267										268										269										270										271										272										273										274										275										276										277										278										279										280										281										282										283										284										285										286										287										288										289										290										291										292										293										294										295										296										297										298										299										300										301										302										303										304										305										306										307										308										309										310										311										312										313										314										315										316										317										318										319										320										321										322										323										324										325										326										327										328										329										330										331										332										333										334										335										336										337										338										339										340										341										342										343										344										345										346										347										348									
---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--	-----	--	--	--	--	--	--	--	--	--

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252088

SA 3040

[illegible][illegible]

Part of
Coded by + J
Date: 7-19-76

RISK
CARD



THE HARTFORD
COMPANY - COPY

Form OA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A.

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252089

SA 3041

[illegible]

PREMIUM CODING INPUT

[illegible]

Form OA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A

2	3 Co	4 Dept	5	6 RD	7	8 Pol Sym	9	10	11	Pol Number	16	17	Insured's Name										38		
1													5110110 12A43349B1014 1511014TIS OF AMERICA										39		
37	Inception Date of Policy				40	41	Expiration Date				46	47	Agency Code		52	53	54	55	60	61	62	63	64	65	
	01/24/76						01/21/77						250480									4	1	1	0

PREMIUM CODING INPUT

[illegible]

	2	3	4	5	8	9	17	18	19	21	22	30	31	32	34	35	43	44	45	46
	Def	Inst		Eff. Mo. & Yr.		Premium	CR	Comm		Premium		CR	Comm		Premium		CR	Comm		
4						28.00		150												
4																				
4																				
4																				

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Part _____ of _____
Coded by 71
Date: 7-19-76



THE HARTFORD
COMPANY COPY

Form OA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A.

PREMIUM CODING INPUT

210 CA43349 Boy Scouts of America										PREMIUM CODING INPUT																																									
Rate Of Policy 40		Expiration Date 46		Agency Code 52		Broker 54		60		61		62		63		64		65		66		67		68		69		70		71		72		73		74		75		76		77		78		79		80			
1176		0110177		250480						4		1		10676																																					
29 958.00		421.00								1000440		2A																																							
2																																																			
2																																																			
2																																																			
2																																																			
2																																																			
2																																																			
2																																																			

1		2		3		4		5		6		7		8		9		10		11		12		13		14		15		16		17		18		19		20		21		22		23		24		25		26		27		28		29		30		31		32		33		34		35	
4																																																																					
4																																																																					
4																																																																					
4																																																																					

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Part of
Coded by 9B
Date: 8-3-76



Form OA-577-1B (4 PART SNAPOUT SET) Printed in U. S. A.

Subject to Protective Order – Highly Confidential

BSA-PLAN_00252093

SA 3045

1	2	3	Co	4	Dept	5	6	RO	7	8	Pol Sym	10	11	Pol Number	16	17	Insured's Name	36
1		5	10	10										CA43349804			SCOUTS OF AMERICA	
37	Inception Date Of Policy	40	41	Expiration Date	46	47	Agency Code	52	53	Broker's	55	Account Number	60	61	RM	62	AT	63
	01/01/26			01/01/27			250480											

PREMIUM CODING INPUT

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
2	48	26.00	2.00																															
2		80.00	30.00																															
2		80.00	22.00																															
2																																		
2																																		
2																																		
2																																		
2																																		
2																																		

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
4																240.00																		
4																																		
4																																		
4																																		

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Part of
Coded by 27
Date: 5-24-77
Q/c

Form 0A-577-2B (4 PART SNAPOUT SET) Printed in U.S.A.



COMPANY COPY



THE HARTFORD

CASUALTY INSURANCE POLICY

GENERAL POLICY PROVISIONS Form 8117

The member company of **THE HARTFORD INSURANCE GROUP** designated on the Declarations page as the Insurer (a stock insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the *named insured* as follows:

COVERAGE

Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the *insured* in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the *insured* because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) expenses incurred by the *insured* for first aid to others at the time of an accident, for *bodily injury* to which this policy applies;
- (d) reasonable expenses incurred by the *insured* at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"automobile" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include *mobile equipment*;

"bodily injury" means bodily injury, sickness or disease sustained by any person which occurs during the policy period, including death at any time resulting therefrom;

"collapse hazard" includes "structural property damage" as defined herein and *property damage* to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work or (2) moving, shoring, underpinning, raising or demolition of any building or structure or removal or rebuilding of any structural support thereof. The *collapse hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard* or the *underground property damage hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract*;

"completed operations hazard" includes *bodily injury* and *property damage* arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the *named insured*. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the *named insured* under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the *named insured* at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project. Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The *completed operations hazard* does not include *bodily injury* or *property damage* arising out of

- (a) operations in connection with the transportation of property, unless the *bodily injury* or *property damage* arises out of a condition in or on a vehicle created by the loading or unloading thereof,

- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or

- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"*elevator*" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an *automobile* servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"*explosion hazard*" includes *property damage* arising out of blasting or explosion. The *explosion hazard* does not include *property damage* (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the *named insured* by independent contractors, or (3) included within the *completed operations hazard* or the *underground property damage hazard*, or (4) for which liability is assumed by the *insured* under an *incidental contract*;

"*incidental contract*" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) *elevator* maintenance agreement;

"*insured*" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each *insured* against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

"*mobile equipment*" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the

named insured, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"*named insured*" means the person or organization named in Item 1. of the declarations of this policy;

"*named insured's products*" means goods or products manufactured, sold, handled or distributed by the *named insured* or by others trading under his name, including any container thereof (other than a vehicle), but "*named insured's products*" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"*occurrence*" means an accident, including continuous or repeated exposure to conditions, which results in *bodily injury* or *property damage* neither expected nor intended from the standpoint of the *insured*;

"*policy territory*" means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the *bodily injury* or *property damage* does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to damages because of *bodily injury* or *property damage* arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such damages is brought within such territory;

"*products hazard*" includes *bodily injury* and *property damage* arising out of the *named insured's products* or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs away from premises owned by or rented to the *named insured* and after physical possession of such products has been relinquished to others;

"*property damage*" means (1) physical injury to or destruction of tangible property which occurs during the policy period, including the loss of use thereof at any time resulting therefrom, or (2) loss of use of tangible property which has not been physically injured or destroyed provided such loss of use is caused by an *occurrence* during the policy period;

"*underground property damage hazard*" includes underground *property damage* as defined herein and *property damage* to any other property at any time resulting therefrom. "Underground *property damage*" means *property damage* to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The *underground property damage hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract*.

DESCRIPTION OF TERMS USED AS PREMIUM BASES

When used as a premium basis for:

- (a) Comprehensive General Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance, "*admissions*" means the total number of persons, other than employees of the *named insured*, admitted to the event covered by the insurance or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes;
- (b) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance; Owners' and Contractors' Protective Liability Insurance, "*cost*" means the total cost to the *named insured* with respect to operations performed for the *named insured* during the policy period by independent contractors of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;

- (c) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance or Completed Operations and Products Liability Insurance, "*receipts*" means the gross amount of money charged by the *named insured* for such operations by the *named insured* or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the *named insured* collects as a separate item and remits directly to a governmental division;

- (d) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance which includes coverage for structural alterations, new construction and demolition operations, "*remuneration*" means the entire remuneration earned during the policy period by proprietors and by all employees of the *named insured*, other than chauffeurs (except operators of *mobile equipment*) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the Company;

- (e) Comprehensive General Liability Insurance or Completed Operations and Products Liability Insurance, "**sales**" means the gross amount of money charged by the *named insured* or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair, and includes taxes, other than taxes which the *named insured* and such others collect as a separate item and remit directly to a governmental division;
- (f) Contractual Liability Insurance, "**cost**" means the total cost to any indemnitee, with respect to any contract which is insured, of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or the subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;
- (g) Garage Insurance, "**remuneration**" means (a) the entire remuneration earned during the policy period by each Class A employee and each Class C employee of the *named insured*, subject to an average weekly maximum of \$100, and (b) the remuneration of each Class B person at a fixed amount of \$2,000 per annum with respect to Dealer Risks (Hazard 1) or \$5,200 per annum with respect to Non-Dealer Risks (Hazard 2)

"**Class A**" means all clerical office employees

"**Class B**" means all proprietors and officers active in the business, and inactive proprietors or officers (other than an inactive proprietor or officer who is a spouse of an active proprietor or officer) who customarily drive an *automobile*

owned by the *named insured*; and all salesmen, general managers, service managers and chauffeurs

"**Class C**" means all other employees;

- (h) Comprehensive Automobile Liability Insurance,
- (1) "**cost of hire**" means the amount incurred for (a) the hire of *automobiles*, including the entire remuneration of each employee of the *named insured* engaged in the operation of such *automobiles* subject to an average weekly maximum remuneration of \$100, and for (b) pick-up, transportation or delivery service of property or passengers, other than such services performed by motor carriers which are subject to the security requirements of any motor carrier law or ordinance. The rates for each \$100 of "**cost of hire**" shall be 5% of the applicable *hired automobile* rates, provided the owner of such *hired automobile* has purchased *automobile* Bodily Injury Liability and Property Damage Liability insurance covering the interest of the *named insured* on a direct primary basis as respects such *automobile* and submits evidence of such insurance to the *named insured*;
- (2) "**Class 1 persons**" means the following persons, provided their usual duties in the business of the *named insured* include the use of *non-owned automobiles*: (a) all employees, including officers, of the *named insured* compensated for the use of such *automobiles* by salary, commission, terms of employment, or specific operating allowance of any sort; (b) all direct agents and representatives of the *named insured*;
- (3) "**Class 2 employees**" means all employees, including officers, of the *named insured*, not included in Class 1 persons.

NUCLEAR ENERGY LIABILITY EXCLUSION

This exclusion modifies the provisions of the policy relating to ALL LIABILITY AND MEDICAL PAYMENTS INSURANCE OTHER THAN COMPREHENSIVE PERSONAL AND FARMERS COMPREHENSIVE PERSONAL INSURANCE.

It is agreed that:

I. The policy does not apply:

- A. Under any Liability Coverage, to *bodily injury* or *property damage*
- (1) with respect to which an *insured* under the policy is also an *insured* under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters or Nuclear Insurance Association of Canada, or would be an *insured* under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the *insured* is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
- B. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to first aid, to expenses incurred with respect to *bodily injury* resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization.
- C. Under any Liability Coverage, to *bodily injury* or *property damage* resulting from the hazardous properties of nuclear material, if
- (1) the *nuclear material* (a) is at any *nuclear facility* owned by, or operated by or on behalf of, an *insured* or (b) has been discharged or dispersed therefrom;
- (2) the *nuclear material* is contained in *spent fuel* or *waste* at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an *insured*; or
- (3) the *bodily injury* or *property damage* arises out of the furnishing by an *insured* of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any *nuclear*

facility, but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to *property damage* to such *nuclear facility* and any property thereat.

II. As used in this exclusion:

"**hazardous properties**" include radioactive, toxic or explosive properties;

"**nuclear material**" means *source material*, *special nuclear material* or *byproduct material*;

"**source material**", "**special nuclear material**", and "**byproduct material**" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"**spent fuel**" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a *nuclear reactor*;

"**waste**" means any waste material (1) containing *byproduct material* and (2) resulting from the operation by any person or organization of any *nuclear facility* included within the definition of *nuclear facility* under paragraph (a) or (b) thereof;

"**nuclear facility**" means

- (a) any *nuclear reactor*,
- (b) any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing *spent fuel*, or (3) handling, processing or packaging *waste*,
- (c) any equipment or device used for the processing, fabricating or alloying of *special nuclear material* if at any time the total amount of such material in the custody of the *insured* at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235,
- (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of *waste*,

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations;

"**nuclear reactor**" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"**property damage**" includes all forms of radioactive contamination of property.

The business records of the company at the time this policy was issued constitute a complete and accurate copy of the policy.

CONDITIONS

1. Premium All premiums for this policy shall be computed in accordance with the company's rules, rates, rating plans, premiums and minimum premiums applicable to the insurance afforded herein.

Premium designated in this policy as "advance premium" is a deposit premium only which shall be credited to the amount of the earned premium due at the end of the policy period. At the close of each period (or part thereof terminating with the end of the policy period) designated in the declarations as the audit period the earned premium shall be computed for such period and, upon notice thereof to the *named insured*, shall become due and payable. If the total earned premium for the policy period is less than the premium previously paid, the company shall return to the *named insured* the unearned portion paid by the *named insured*.

The *named insured* shall maintain records of such information as is necessary for premium computation, and shall send copies of such records to the company at the end of the policy period and at such times during the policy period as the company may direct.

2. Inspection and Audit The company shall be permitted but not obligated to inspect the *named insured's* property and operations at any time. Neither the company's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the *named insured* or others, to determine or warrant that such property or operations are safe or healthful, or are in compliance with any law, rule or regulation.

The company may examine and audit the *named insured's* books and records at any time during the policy period and extensions thereof and within three years after the final termination of this policy, as far as they relate to the subject matter of this insurance.

3. Financial Responsibility Laws When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for *bodily injury* liability or for *property damage* liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The *insured* agrees to reimburse the company for any payment made by the company which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.


4. Insured's Duties in the Event of Occurrence, Claim or Suit

- (a) In the event of an *occurrence*, written notice containing particulars sufficient to identify the *insured* and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the *insured* to the company or any of its authorized agents as soon as practicable.
- (b) If claim is made or suit is brought against the *insured*, the *insured* shall immediately forward to the company every demand, notice, summons or other process received by him or his representative.
- (c) The *insured* shall cooperate with the company and, upon the company's request, assist in making settlements, in the conduct of suits and enforcing any right of contribution or indemnity against any person or organization who may be liable to the *insured* because of injury or damage with respect to which insurance is afforded under this policy; and the *insured* shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses. The *insured* shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for first aid to others at the time of accident.

5. Action Against Company No action shall lie against the company unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the *insured's* obligation to pay shall have been finally determined either by judgment against the *insured* after actual trial or by written agreement of the *insured*, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join the company as a party to any action against the *insured* to determine the *insured's* liability, nor shall the company be impleaded by the *insured* or his legal representative. Bankruptcy or insolvency of the *insured* or of the *insured's* estate shall not relieve the company of any of its obligations hereunder.

In Witness Whereof, the Company has caused this policy to be signed by its President and a Secretary, but the same shall not be binding unless countersigned on the declarations page by a duly authorized agent of the company.


Michael S. Wilder, Secretary

Form 8117 Printed in U. S. A. (ISO: AG-00-01 Ed. 1-73)

6. Other Insurance The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is primary and the *insured* has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of the company's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, the company shall not be liable under this policy for a greater proportion of the loss than that stated in the applicable contribution provision below:

- (a) **Contribution by Equal Shares.** If all of such other valid and collectible insurance provides for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each such insurer has paid its limit in full or the full amount of the loss is paid.
- (b) **Contribution by Limits.** If any of such other insurance does not provide for contribution by equal shares, the company shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

7. Subrogation In the event of any payment under this policy, the company shall be subrogated to all the *insured's* rights of recovery therefor against any person or organization and the *insured* shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The *insured* shall do nothing after loss to prejudice such rights.

8. Changes Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy, signed by an authorized representative of the company.

9. Assignment Assignment of interest under this policy shall not bind the company until its consent is endorsed hereon; if, however, the *named insured* shall die, such insurance as is afforded by this policy shall apply (1) to the *named insured's* legal representative, as the *named insured*, but only while acting within the scope of his duties as such, and (2) with respect to the property of the *named insured*, to the person having proper temporary custody thereof, as *insured*, but only until the appointment and qualification of the legal representative.

10. Three Year Policy If this policy is issued for a period of three years any limit of the company's liability stated in this policy as "aggregate" shall apply separately to each consecutive annual period thereof.

11. Cancellation This policy may be cancelled by the *named insured* by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by the company by mailing to the *named insured* at the address shown in this policy, written notice stating when not less than ten days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the *named insured* or by the company shall be equivalent to mailing.

If the *named insured* cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

12. Declarations By acceptance of this policy, the *named insured* agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the company or any of its agents relating to this insurance.

business records. At this time, the company does not certify that these documents constitute a complete and accurate copy.


Donald R. Frahm, President

This Coverage Part forms a part of Policy No. _____ issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

This Coverage Part is effective.....(at the hour stated in the policy) and forms a part of the above designated policy issued to.....

SCHEDULE

Coverage	Limits of Liability	Advance Premium
X — Liquor Liability	\$,000 each common cause \$,000 aggregate	\$

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$	1st Anniversary \$	2nd Anniversary \$
1000	1000	1000
2000	2000	2000
3000	3000	3000
4000	4000	4000
5000	5000	5000
6000	6000	6000
7000	7000	7000
8000	8000	8000
9000	9000	9000
10000	10000	10000
11000	11000	11000
12000	12000	12000
13000	13000	13000
14000	14000	14000
15000	15000	15000
16000	16000	16000
17000	17000	17000
18000	18000	18000
19000	19000	19000
20000	20000	20000
21000	21000	21000
22000	22000	22000
23000	23000	23000
24000	24000	24000
25000	25000	25000
26000	26000	26000
27000	27000	27000
28000	28000	28000
29000	29000	29000
30000	30000	30000
31000	31000	31000
32000	32000	32000
33000	33000	33000
34000	34000	34000
35000	35000	35000
36000	36000	36000
37000	37000	37000
38000	38000	38000
39000	39000	39000
40000	40000	40000
41000	41000	41000
42000	42000	42000
43000	43000	43000
44000	44000	44000
45000	45000	45000
46000	46000	46000
47000	47000	47000
48000	48000	48000
49000	49000	49000
50000	50000	50000
51000	51000	51000
52000	52000	52000
53000	53000	53000
54000	54000	54000
55000	55000	55000
56000	56000	56000
57000	57000	57000
58000	58000	58000
59000	59000	59000
60000	60000	60000
61000	61000	61000
62000	62000	62000
63000	63000	63000
64000	64000	64000
65000	65000	65000
66000	66000	66000
67000	67000	67000
68000	68000	68000
69000	69000	69000
70000	70000	70000
71000	71000	71000
72000	72000	72000
73000	73000	73000
74000	74000	74000
75000	75000	75000
76000	76000	76000
77000	77000	77000
78000	78000	78000
79000	79000	79000
80000	80000	80000
81000	81000	81000
82000	82000	82000
83000	83000	83000
84000	84000	84000
85000	85000	85000
86000	86000	86000
87000	87000	87000
88000	88000	88000
89000	89000	89000
90000	90000	90000
91000	91000	91000
92000	92000	92000
93000	93000	93000
94000	94000	94000
95000	95000	95000
96000	96000	96000
97000	97000	97000
98000	98000	98000
99000	99000	99000
100000	100000	100000

I. COVERAGE X — LIQUOR LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as *damages* because of injury to which this insurance applies, sustained by any person if such liability is imposed upon the *insured* by reason of the selling, serving or giving of any alcoholic beverage at or from the *insured premises*, and the company shall have the right and duty to defend any suit against the *insured* seeking such *damages*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(b) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured* or to any obligation of the *insured* to indemnify another because of *damages* arising out of such injury;

- (c) to injury arising out of any alcoholic beverage sold, served or given while any license therefor, required by law, is suspended or after such license expires, is cancelled or revoked;

(d) to *bodily injury* or *property damage* arising out of the named insured's products or reliance upon a representation or warranty made at any time with respect thereto; but this exclusion does not apply to *bodily injury* or *property damage* for which the insured or his indemnitee may be held liable if such liability is imposed

- (1) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
- (2) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person.

The conditions and provisions printed on page LL-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a ~~complete and~~ accurate copy of the policy.....

LIQUOR LIABILITY INSURANCE COVERAGE PART

(continued)

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to injury arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

III. LIMITS OF LIABILITY

Regardless of the number of *insureds* under this insurance, the company's liability is limited as follows:

The limit of liability stated in the Schedule as applicable to "each common cause" is the total liability of the company for all *damages* sustained by one or more persons as the result of the selling, serving or giving of any alcoholic beverage to any one person.

The limit of liability stated in the Schedule as "aggregate" is, subject to the above provisions respecting "each common cause", the total limit of the company's liability hereunder for all *damages*. Such aggregate limit of liability shall apply separately to each *insured premises*.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to injury which occurs during the policy period within the *policy territory*.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance:

damages means all damages, including damages for death, care, loss of services, loss of support, or loss of use of property, which are payable because of injury to which this insurance applies.

insured premises means:

- (a) the premises designated in the Schedule; and,
- (b) any premises which the *named insured* acquires during the policy period for use in manufacturing, distributing, selling, serving or giving alcoholic beverages if (1) the *named insured* notifies the company within 30 days after such acquisition and (2) the *named insured* has no other valid and collectible insurance applicable to the loss.

VI. AMENDED CONDITION

When used in reference to this insurance the Three-Year Policy Condition is amended to read as follows:

Three-Year Policy. If this policy is issued for a period of three years:

- (a) The policy period is comprised of three consecutive annual periods;
- (b) The rates are subject to amendment for the second and third annual period, in accordance with the company's rules and rating plans. Amended rates shall be stated by endorsement issued to form a part of this policy;
- (c) The aggregate limit of liability shall apply separately to each annual period.

VII. ADDITIONAL CONDITIONS

A. Insured's Duties in the Event of Injury, Claim or Suit

When an injury occurs written notice shall be given by or on behalf of the *insured*, in accordance with the "Insured's Duties in the Event of Occurrence, Claim or Suit" Condition.

B. Limitation of Coverage — Other Liability Insurance

The insurance afforded by this Part does not apply to any injury with respect to which insurance is otherwise afforded by, or would be afforded but for the exhaustion of the limits of, the policy.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

This Coverage Part forms a part of Policy No. _____ issued by THE HARTFORD INSURANCE GROUP
Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

This Coverage Part is effective.....(at the hour stated in the policy) and forms a part of the above designated policy issued to.....

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

If the Policy Period is more than one year, the Premium is Payable:

In effective date of Policy \$	1st Anniversary \$	2nd Anniversary \$

The conditions and provisions printed on pages CGL-2 and CGL-3 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, (a) said part is not countersigned on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Countersigned by [Signature] [Name] [Title] [Date]

COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART

(continued)

I. COVERAGE A — BODILY INJURY LIABILITY

COVERAGE B — PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as *damages* because of

Coverage A — *bodily injury* or

Coverage B — *property damage*

to which this insurance applies, caused by an *occurrence*, and the company shall have the right and duty to defend any suit against the *insured* seeking *damages* on account of such *bodily injury* or *property damage*, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the *insured* under any contract or agreement except an *incidental contract*; but this exclusion does not apply to a warranty of fitness or quality of the *named insured's products* or a warranty that work performed by or on behalf of the *named insured* will be done in a workmanlike manner;
- (b) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (1) any *automobile* or aircraft owned or operated by or rented or loaned to any *insured*, or
 - (2) any other *automobile* or aircraft operated by any person in the course of his employment by any *insured*;
 but this exclusion does not apply to the parking of an *automobile* on premises owned by, rented to or controlled by the *named insured* or the ways immediately adjoining, if such *automobile* is not owned by or rented or loaned to any *insured*;
- (c) to *bodily injury* or *property damage* arising out of (1) the ownership, maintenance, operation, use, loading or unloading of any *mobile equipment* while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (2) the operation or use of any snowmobile or trailer designed for use therewith;
- (d) to *bodily injury* or *property damage* arising out of and in the course of the transportation of *mobile equipment* by an *automobile* owned or operated by or rented or loaned to any *insured*;
- (e) to *bodily injury* or *property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (1) any watercraft owned or operated by or rented or loaned to any *insured*, or
 - (2) any other watercraft operated by any person in the course of his employment by any *insured*;
 but this exclusion does not apply to watercraft while ashore on premises owned by, rented to or controlled by the *named insured*;
- (f) to *bodily injury* or *property damage* arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- (g) to *bodily injury* or *property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to
 - (1) liability assumed by the *insured* under an *incidental contract*, or
 - (2) expenses for first aid under the Supplementary Payments provision;
- (h) to *bodily injury* or *property damage* for which the *insured* or his indemnitee may be held liable
 - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
 - (2) if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed
 - (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
 - (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;
 but part (ii) of this exclusion does not apply with respect to liability of the *insured* or his indemnitee as an owner or lessor described in (2) above;
- (i) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
- (j) to *bodily injury* to any employee of the *insured* arising out of and in the course of his employment by the *insured* or to any obligation of the *insured* to indemnify another because of damages arising out of such injury; but this exclusion does not apply to liability assumed by the *insured* under an *incidental contract*;
- (k) to *property damage* to
 - (1) property owned or occupied by or rented to the *insured*,
 - (2) property used by the *insured*, or
 - (3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control;
 but parts (2) and (3) of this exclusion do not apply with respect to liability under a written sidetrack agreement and part (3) of this exclusion does not apply with respect to *property damage* (other than to *elevators*) arising out of the use of an *elevator* at premises owned by, rented to or controlled by the *named insured*;
- (l) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;
- (m) to loss of use of tangible property which has not been physically injured or destroyed resulting from
 - (1) a delay in or lack of performance by or on behalf of the *named insured* of any contract or agreement, or
 - (2) the failure of the *named insured's products* or work performed by or on behalf of the *named insured* to meet the level of performance, quality, fitness or durability warranted or represented by the *named insured*;
 but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the *named insured's products* or work performed by or on behalf of the *named insured* after such products or work have been put to use by any person or organization other than an *insured*;
- (n) to *property damage* to the *named insured's products* arising out of such products or any part of such products;
- (o) to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
- (p) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's products* or work completed by or for the *named insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
- (q) to *property damage* included within:
 - (1) the *explosion hazard* in connection with operations identified in the policy by a classification code number which includes the symbol "E";

The following is a copy of the policy. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form L-3503-0



COMPREHENSIVE GENERAL LIABILITY INSURANCE

COVERAGE PART

(continued)

- (2) the *collapse hazard* in connection with operations identified in this policy by a classification code number which includes the symbol "c";
- (3) the *underground property damage hazard* in connection with operations identified in this policy by a classification code number which includes the symbol "u".

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the *named insured* with respect to the conduct of such a business;
 - (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
 - (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such;
 - (d) any person (other than an employee of the *named insured*) or organization while acting as real estate manager for the *named insured*; and
 - (e) with respect to the operation, for the purpose of locomotion upon a public highway, of *mobile equipment* registered under any motor vehicle registration law,
 - (i) an employee of the *named insured* while operating any such equipment in the course of his employment, and
 - (ii) any other person while operating with the permission of the *named insured* any such equipment registered in the name of the *named insured* and any person or organization legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization;
- provided that no person or organization shall be an *insured* under this paragraph (e) with respect to:
- (1) *bodily injury* to any fellow employee of such person injured in the course of his employment, or
 - (2) *property damage* to property owned by, rented to, in charge of or occupied by the *named insured* or the employer of any person described in subparagraph (ii).

This insurance does not apply to *bodily injury* or *property damage* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury* or *property damage*, or (3) claims made or suits brought on account of *bodily injury* or *property damage*, the company's liability is limited as follows:

Coverage A — The total liability of the company for all damages, including damages for care and loss of services, because of *bodily injury* sustained by one or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all damages because of (1) all *bodily injury* included within the *completed operations hazard* and (2) all *bodily injury* included within the *products hazard* shall not exceed the limit of *bodily injury* liability stated in the schedule as "aggregate".

Coverage B — The total liability of the company for all damages because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all damages because of all *property damage* to which this coverage applies and described in any of the numbered subparagraphs below shall not exceed the limit of *property damage* liability stated in the schedule as "aggregate":

- (1) all *property damage* arising out of premises or operations rated on a remuneration basis or contractor's equipment rated on a receipts basis, including *property damage* for which liability is assumed under any *incidental contract* relating to such premises or operations, but excluding *property damage* included in subparagraph (2) below;
- (2) all *property damage* arising out of and occurring in the course of operations performed for the *named insured* by independent contractors and general supervision thereof by the *named insured*, including any such *property damage* for which liability is assumed under any *incidental contract* relating to such operations, but this subparagraph (2) does not include *property damage* arising out of maintenance or repairs at premises owned by or rented to the *named insured* or structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;
- (3) all *property damage* included within the *products hazard* and all *property damage* included within the *completed operations hazard*.

Such aggregate limit shall apply separately to the *property damage* described in subparagraphs (1), (2) and (3) above, and under subparagraphs (1) and (2), separately with respect to each project away from premises owned by or rented to the *named insured*.

Coverages A and B — For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one *occurrence*.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a true and correct copy of the policy.

GENERAL LIABILITY
Mandatory Endorsement — Notice
(TEXAS)



THE HARTFORD

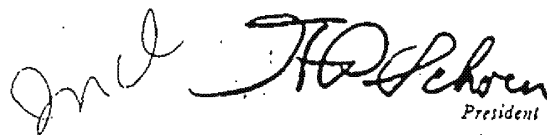
This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
COMPREHENSIVE PERSONAL INSURANCE
CONTRACTUAL LIABILITY INSURANCE
FARMER'S COMPREHENSIVE PERSONAL INSURANCE
FARM EMPLOYERS' LIABILITY AND FARM EMPLOYEES'
MEDICAL PAYMENTS INSURANCE
FARMERS MEDICAL PAYMENTS INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
PREMISES MEDICAL PAYMENTS INSURANCE
STOREKEEPER'S INSURANCE
HOSPITAL PROFESSIONAL LIABILITY INSURANCE

As respects bodily injury liability coverage and property damage liability coverage, unless the company is prejudiced by the insured's failure to comply with the requirement, any provision of this policy requiring the insured to give notice of action, occurrence or loss, or requiring the insured to forward demands, notices, summons or other legal process, shall not bar liability under this policy.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy other than as herein stated.

This endorsement forms a part of the policy, issued by THE HARTFORD INSURANCE GROUP company designated therein, which indicates an endorsement forms a part thereof, and takes effect as of the effective date of said policy.


President

L-3600-0 Printed in U.S.A. (ISO-G525)

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.



PREMISES MEDICAL PAYMENTS INSURANCE COVERAGE PART

This Coverage Part forms a part of Policy No. _____ issued by the Company designated in the Declarations of the policy to which this Coverage Part applies, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective _____ (at the hour stated in the policy) and forms a part of the above designated policy issued to _____

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

SCHEDULE

The insurance afforded is with respect to the following coverage as indicated by specific premium charge or charges. The limit of the company's liability against such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Advance Premium	Limits of Liability
E — Premises Medical Payments	\$ _____	\$ _____ each person
		\$ _____ each accident

Description of Hazards	Advance Premiums
(a) Premises and Operations	
(b) Escalators	
(c) Sports Activities	

Form Numbers of Endorsements forming part of this Coverage Part at issue:	TOTAL ADVANCE PREMIUM \$ _____
---	---------------------------------------

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ _____ 1st Anniversary \$ _____ 2nd Anniversary \$ _____

The conditions and provisions printed on page MP-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

The company located these documents in its
Countersigned by _____
business records. At this time, the company
Authorized Agent _____

MP-1 does not certify that these documents constitute
a complete and accurate copy of the policy.

Form L-3505-0 (PIC) Printed in U.S.A. (ISO: GL 0015 0175)

PREMISES MEDICAL PAYMENTS INSURANCE COVERAGE PART

(continued)

I. COVERAGE E — PREMISES MEDICAL PAYMENTS

The company will pay to or for each person who sustains *bodily injury* caused by accident all reasonable *medical expense* incurred within one year from the date of the accident on account of such *bodily injury*, provided such *bodily injury* arises out of (a) a condition in the *insured premises* or (b) operations with respect to which the *named insured* is afforded coverage for *bodily injury* liability under this policy.

Exclusions

This insurance does not apply:

(a) to *bodily injury*

- (1) arising out of the ownership, maintenance, operation, use, loading or unloading of
 - (i) any *automobile* or aircraft owned or operated by or rented or loaned to any *insured*, or
 - (ii) any other *automobile* or aircraft operated by any person in the course of his employment by any *insured*;

but this exclusion does not apply to the parking of an *automobile* on the *insured premises*, if such *automobile* is not owned by or rented or loaned to any *insured*;

- (2) arising out of (i) the ownership, maintenance, operation, use, loading or unloading of any *mobile equipment* while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity or (ii) the operation or use of any snowmobile or trailer designed for use therewith;

- (3) arising out of the ownership, maintenance, operation, use, loading or unloading of

- (i) any watercraft owned or operated by or rented or loaned to any *insured*, or
- (ii) any other watercraft operated by any person in the course of his employment by any *insured*;

but this exclusion does not apply to watercraft while ashore on the *insured premises*; or

- (4) arising out of and in the course of the transportation of *mobile equipment* by an *automobile* owned or operated by or rented or loaned to any *insured*;

(b) to *bodily injury*

- (1) included within the *completed operations hazard* or the *products hazard*;

- (2) arising out of operations performed for the *named insured* by independent contractors other than (i) maintenance and repair of the *insured premises* or (ii) structural alterations at such premises which do not involve changing the size of or moving buildings or other structures;

- (3) resulting from the selling, serving or giving of any alcoholic beverage (i) in violation of any statute, ordinance or regulation, (ii) to a minor, (iii) to a person under the influence of alcohol or (iv) which causes or contributes to the intoxication of any person, if the *named insured* is a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or, if not so engaged, is an owner or lessor of premises used for such purposes but only part (i) of this exclusion (b) (3) applies when the *named insured* is such an owner or lessor;

- (4) due to war, whether or not declared, civil war, insurrection, rebellion or revolution, or to any act or condition incident to any of the foregoing;

(c) to *bodily injury*

- (1) to the *named insured*, any partner therein, any tenant or other person regularly residing on the *insured premises* or any employee of any of the foregoing if the *bodily injury* arises out of and in the course of his employment therewith;

- (2) to any other tenant if the *bodily injury* occurs on that part of the *insured premises* rented from the *named insured* or to any employee of such a tenant if the *bodily injury* occurs on the tenant's part of the *insured premises* and arises out of and in the course of his employment for the tenant;

- (3) to any person while engaged in maintenance and repair of the *insured premises* or alteration, demolition or new construction at such premises;

- (4) to any person if any benefits for such *bodily injury* are payable or required to be provided under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

- (5) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest unless a premium charge is entered for sports activities in the policy with respect to Premises Medical Payments Coverage;

- (d) to any *medical expense* for services by the *named insured*, any employee thereof or any person or organization under contract to the *named insured* to provide such services.

II. LIMITS OF LIABILITY

The limit of liability for Premises Medical Payments Coverage stated in the schedule as applicable to "each person" is the limit of the company's liability for all *medical expense* for *bodily injury* to any one person as the result of any one accident; but subject to the above provision respecting "each person", the total liability of the company under Premises Medical Payments Coverage for all *medical expense* for *bodily injury* to two or more persons as the result of any one accident shall not exceed the limit of liability stated in the schedule as applicable to "each accident".

When more than one medical payments coverage afforded by this policy applies to the loss, the company shall not be liable for more than the amount of the highest applicable limit of liability.

III. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*insured premises*" means all premises owned by or rented to the *named insured* with respect to which the *named insured* is afforded coverage for *bodily injury* liability under this policy, and includes the ways immediately adjoining on land;

"*medical expense*" means expenses for necessary medical, surgical, x-ray and dental services, including prosthetic devices, and necessary ambulance, hospital, professional nursing and funeral services.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to accidents which occur during the policy period within the United States of America, its territories or possessions, or Canada.

V. ADDITIONAL CONDITION

Medical Reports; Proof and Payment of Claim

As soon as practicable the injured person or someone on his behalf shall give to the company written proof of claim, under oath if required, and shall, after each request from the company, execute authorization to enable the company to obtain medical reports and copies of records. The injured person shall submit to physical examination by physicians selected by the company when and as often as the company may reasonably require. The company may pay the injured person or any person or organization rendering the services, and the payment shall reduce the amount payable hereunder for such injury. Payment hereunder shall not constitute an admission of liability of any person or, except hereunder, of the company.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Contractual Liability Insurance Coverage Part (Blanket Coverage)

This Coverage Part forms a part of Policy No. issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective.....(at the hour stated in the policy) and forms a part of the above designated policy issued to.....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the *named insured* as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability
YB — Contractual Bodily Injury Liability	\$	\$,000 each occurrence
ZB — Contractual Property Damage Liability	\$	\$,000 each occurrence
		\$,000 aggregate

Designation of Contracts	Code No.	Premium Bases	Rates		Advance Premiums	
			B. I.	P. D.	B. I.	P. D.
		(a) Cost (b) Sales	(a) Per \$100 of Cost (b) Per \$1,000 of Sales			
Form Numbers of Endorsements forming part of this Coverage Part at issue:			TOTAL ADVANCE PREMIUMS		\$	\$

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ 1st Anniversary \$ 2nd Anniversary \$

The following exclusions also apply:

☐ Exclusion (p) — Products and Completed Operations ☐ Exclusion (q)—x, c & u

I. COVERAGE YB—CONTRACTUAL BODILY INJURY LIABILITY

COVERAGE ZB—CONTRACTUAL PROPERTY DAMAGE LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured*, by reason of *contractual liability* assumed by him under any written contract of the type designated in the schedule for this insurance, shall become legally obligated to pay as damages because of

Coverage YB. *bodily injury* or

Coverage ZB. *property damage*

to which this insurance applies, caused by an *occurrence*, and the company shall have the right and duty to defend any *suit* against the *insured* seeking damages on account of such *bodily injury* or *property damage*, even if any of the allegations of the *suit* are groundless, false or fraudulent, and may make such investigation and settlement of any claim or *suit* as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend

- (1) any arbitration proceeding wherein the company is not entitled to exercise the *insured's* rights in the choice of arbitrators and in the conduct of such proceedings, or
- (2) any *suit* after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the *insured* under any *incidental contract*;
- (b) (1) if the *insured* is an architect, engineer or surveyor, to *bodily injury* or *property damage* arising out of professional services performed by such *insured*, including
 - (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs or specifications, and
 - (ii) supervisory, inspection or engineering services;
- (2) if the indemnitee of the *insured* is an architect, engineer or surveyor, to the liability of the indemnitee, his agents or employees, arising out of

The conditions and provisions printed on pages KB-2 and KB-3 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company, provided that in this Coverage Part notes effect as of the effective date of the policy and, at issue of said policy, for a part thereof, counter-signature on the declaration page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

The company located these documents in its
At this time, the company
does not certify that these documents constitute
a complete and accurate copy of the policy.

Countersigned by

Authorized Agent

CONTRACTUAL LIABILITY INSURANCE COVERAGE PART

(Blanket Coverage)

(Continued)

- (i) the preparation or approval of maps, drawings, opinions, reports, surveys, change orders, designs, or specifications, or
 - (ii) the giving of or the failure to give directions or instructions by the indemnitee, his agents or employees, provided such giving or failure to give is the primary cause of the *bodily injury or property damage*;
 - (c) to *bodily injury or property damage* due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing;
 - (d) to *bodily injury or property damage* for which the indemnitee may be held liable
 - (1) as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages, or
 - (2) if not so engaged, as an owner or lessor of premises used for such purposes, if such liability is imposed
 - (i) by, or because of the violation of, any statute, ordinance or regulation pertaining to the sale, gift, distribution or use of any alcoholic beverage, or
 - (ii) by reason of the selling, serving or giving of any alcoholic beverage to a minor or to a person under the influence of alcohol or which causes or contributes to the intoxication of any person;

but part (ii) of this exclusion does not apply with respect to liability of the indemnitee as an owner or lessor described in (2) above;
 - (e) to any obligation for which the *insured* or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;
 - (f) to any obligation for which the *insured* may be held liable in an action on a contract by a third party beneficiary for *bodily injury or property damage* arising out of a project for a public authority; but this exclusion does not apply to action by the public authority or any other person or organization engaged in the project;
 - (g) to *property damage* to
 - (1) property owned or occupied by or rented to the *insured*,
 - (2) property used by the *insured*, or
 - (3) property in the care, custody or control of the *insured* or as to which the *insured* is for any purpose exercising physical control;
 - (h) to *property damage* to premises alienated by the *named insured* arising out of such premises or any part thereof;
 - (i) to loss of use of tangible property which has not been physically injured or destroyed resulting from
 - (1) a delay in or lack of performance by or on behalf of the *named insured* of any contract or agreement, or
 - (2) the failure of the *named insured's products* or work performed by or on behalf of the *named insured* to meet the level of performance, quality, fitness or durability warranted or represented by the *named insured*;

but this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the *named insured's products* or work performed by or on behalf of the *named insured* after such products or work have been put to use by any person or organization other than an *insured*;
 - (j) to *property damage* to the *named insured's products* arising out of such products or any part of such products;
 - (k) to *property damage* to work performed by or on behalf of the *named insured* arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;
 - (l) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of use of the *named insured's products* or work completed by or for the *named insured* or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;
 - (m) As respects any agreement relating to construction operations, to *bodily injury or property damage* arising out of
 - (1) construction, maintenance or repair of watercraft or loading or unloading thereof, or
 - (2) operations within fifty feet of any railroad property affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
 - (n) to *bodily injury or property damage* arising out of the ownership, maintenance, operation, use, loading or unloading of any *mobile equipment* while being used in any prearranged or organized racing, speed or demolition contest or in any stunting activity or in practice or preparation for any such contest or activity;
 - (o) to *bodily injury or property damage* arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any water course or body of water; but this exclusion does not apply if such discharge, dispersal, release or escape is sudden and accidental;
- When stated in the schedule as applicable, the following exclusions also apply to *contractual liability* assumed by the *insured*.
- This insurance does not apply:
- (p) to *bodily injury or property damage* included within the *completed operations hazard* or the *products hazard*;
 - (q) to *property damage* included within
 - (1) the *explosion hazard*,
 - (2) the *collapse hazard*, or
 - (3) the *underground property damage hazard*.

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to *bodily injury or property damage* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

III. LIMITS OF LIABILITY

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *bodily injury or property damage*, or (3) claims made or *suits* brought on account of *bodily injury or property damage*, the company's liability is limited as follows:

Coverage YB — The total liability of the company for all damages, including damages for care and loss of services, because of *bodily injury* sustained by one or more persons as the result of any one *occurrence* shall not exceed the limit of *bodily injury* liability stated in the schedule as applicable to "each *occurrence*".

Coverage ZB — The total liability of the company for all damages because of all *property damage* sustained by one or more persons or organizations as the result of any one *occurrence* shall not exceed the limit of *property damage* liability stated in the schedule as applicable to "each *occurrence*".

Subject to the above provision respecting "each *occurrence*", the total liability of the company for all damages because of all *property damage* to which this coverage applies shall not exceed the limit of *property damage* liability stated in the schedule as "aggregate". Such aggregate limit of liability applies separately with respect to each project away from premises owned by or rented to the *named insured*.

Coverages YB and ZB — For the purpose of determining the limit of the company's liability, all *bodily injury* and *property damage* arising out of continuous or repeated exposures substantially within the general conditions shall be considered as arising out of one *occurrence*.

**CONTRACTUAL LIABILITY INSURANCE
COVERAGE PART**

(Blanket Coverage)
(Continued)

IV. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"*contractual liability*" means liability expressly assumed under a written contract or agreement; provided, however, that *contractual liability* shall not be construed as including liability under a warranty of the fitness or quality of the *named insured's products* or a warranty that work performed by or on behalf of the *named insured* will be done in a workmanlike manner;

"*suit*" includes an arbitration proceeding to which the *insured* is required to submit or to which the *insured* has submitted with the company's consent.

V. POLICY TERRITORY

This insurance applies only to *bodily injury* or *property damage* which occurs within the *policy territory*.

VI. ADDITIONAL CONDITIONS

Arbitration

The company shall be entitled to exercise all of the *insured's* rights in

the choice of arbitrators and in the conduct of any arbitration proceeding.

Premium

When used as a premium basis:

1. the word "*cost*" means the total cost of all work in connection with all contracts of the type designated in the schedule for this insurance with respect to which "*cost*" is the basis of premium, regardless of whether any liability is assumed under such contracts by the *insured*. It includes the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the *insured*, or others including all fees, allowances, bonuses or commissions made, paid or due. It shall not include the cost of any operations to which exclusion (n) applies.
2. the word "*sales*" means the gross amount of money charged by the *named insured* or by others trading under his name for all goods and products sold or distributed during the policy period and charged during the policy period for installation, servicing or repair and includes taxes, other than taxes which the *named insured* and such others collect as a separate item and remit directly to a governmental division.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

PERSONAL INJURY LIABILITY INSURANCE COVERAGE PART

(continued)

I. COVERAGE PI — PERSONAL INJURY LIABILITY

The company will pay on behalf of the *insured* all sums which the *insured* shall become legally obligated to pay as *damages* because of injury (herein called "*personal injury*") sustained by any person or organization and arising out of one or more of the following offenses committed in the conduct of the *named insured's* business:

- Group A — false arrest, detention or imprisonment, or malicious prosecution;
- Group B — the publication or utterance of a libel or slander or of other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy;
- Group C — wrongful entry or eviction, or other invasion of the right of private occupancy;

if such offense is committed during the policy period within the United States of America, its territories or possessions, or Canada, and the company shall have the right and duty to defend any suit against the *insured* seeking *damages* on account of such *personal injury* even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.

Exclusions

This insurance does not apply:

- (a) to liability assumed by the *insured* under any contract or agreement;
- (b) to *personal injury* arising out of the wilful violation of a penal statute or ordinance committed by or with the knowledge or consent of any *insured*;
- (c) to *personal injury* sustained by any person as a result of an offense directly or indirectly related to the employment of such person by the *named insured*;
- (d) to *personal injury* arising out of any publication or utterance described in Group B, if the first injurious publication or utterance of the same or similar material by or on behalf of the *named insured* was made prior to the effective date of this insurance;
- (e) to *personal injury* arising out of any publication or utterance described in Group B concerning any person, organization or business enterprise, or his or its products or services, made by or at the direction of any *insured* with knowledge of the falsity thereof;
- (f) to *personal injury* arising out of any publication or utterance described in Group B made in the course of or related to advertising, broadcasting or telecasting activities conducted by or on behalf of the *named insured*.

II. PERSONS INSURED

Each of the following is an *insured* under this insurance to the extent set forth below:

- (a) if the *named insured* is designated in the declarations as an individual, the person so designated and his spouse;
- (b) if the *named insured* is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- (c) if the *named insured* is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof while acting within the scope of his duties as such.

This insurance does not apply to *personal injury* arising out of the conduct of any partnership or joint venture of which the *insured* is a partner or member and which is not designated in this policy as a *named insured*.

III. LIMITS OF LIABILITY- INSURED'S PARTICIPATION

Regardless of the number of (1) *insureds* under this policy, (2) persons or organizations who sustain *personal injury*, or (3) claims made or suits brought on account of *personal injury*, the total limit of the company's liability under this coverage for all *damages* shall not exceed the limit of *personal injury* liability stated in the schedule as "aggregate".

If a participation percentage is stated in the schedule for the *insured*, the company shall not be liable for a greater proportion of any loss than the difference between such percentage and one hundred percent and the balance of the loss shall be borne by the *insured*; provided, the company may pay the *insured's* portion of a loss to effect settlement of the loss, and, upon notification of the action taken, the *named insured* shall promptly reimburse the company therefor.

IV. ADDITIONAL DEFINITION

When used in reference to this insurance:

"*damages*" means only those damages which are payable because of *personal injury* arising out of an offense to which this insurance applies.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Named Insured and Address

This endorsement forms a part of Policy No. 10C A 43344E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 12:01 A. M., standard time at the address of the named insured as stated herein.

WORLD WIDE COVERAGE

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE.**

* "The definition of "policy territory" is amended by adding the following thereto: 7

(4) anywhere in the world, with respect to the operations of any named insured domiciled in the United States of America, provided that:

- (a) if claim is made or suit is brought elsewhere than within the United States of America, its territories or possessions or Canada, the company shall have the right but not the duty to investigate and settle such claim and defend such suit and,
- (b) in any case in which the company elects not to investigate, settle or defend, the insured shall, under the supervision of the company, make or cause to be made such investigation and defense as are reasonably necessary, and subject to prior authorization by the company, will effect to the extent possible such settlement as the company and insured deem prudent.

The Company shall reimburse the named insured for the reasonable cost of such investigation, settlement or defense. Nothing herein shall obligate the Company to pay any such claim or judgment or to defend any such suit after the applicable limit of the company's liability as been exhausted by payment of judgments or settlements. *investigation*

It is agreed that such payments as are to be made under this endorsement shall be paid in the currency of the United States of America.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



The company located these documents in its business records. At this time, the company *does not* certify that these documents constitute a complete and accurate copy of the policy. *Authorized Agent*

Named Insured and Address

This endorsement forms a part of Policy No. 100A43549E
 issued by THE HARTFORD INSURANCE GROUP company design-
 ated therein, and takes effect as of the effective date of said policy
 unless another effective date is stated herein.

Effective date.....12:01 A. M., standard time at the address of the named insured as
 stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE
PERSONAL INJURY LIABILITY INSURANCE
LIQUOR LIABILITY INSURANCE (HOST COVERAGE)
EMPLOYEE MEDICAL PAYMENTS INSURANCE
EMPLOYEE BENEFIT LIABILITY INSURANCE

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS NOT LISTED ON COVERAGE PARTS FORMING PART
 OF POLICY AT ISSUE:

- / CGL
- ✓ L-3503-0 COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART *L*
- ✓ L-3523-0 CONTRACTUAL LIABILITY INSURANCE COVERAGE PART
- ✓ L-3524-0 LIQUOR LIABILITY INSURANCE (HOST COVERAGE)
- ✓ L-3525-0 PREMISES MEDICAL PAYMENTS INSURANCE COVERAGE PART *L-35-05-0*
- ✓ L-3525-0 PERSONAL INJURY LIABILITY INSURANCE COVERAGE PART
- ✓ L-2583-2 EMPLOYEE BENEFIT LIABILITY INSURANCE COVERAGE PART
- ✓ L-3037-1 REAL PROPERTY, ETC. AND EXTENSION AL-8-0 C
- ✓ ~~L-3012-0 BOATS~~
- ✓ L-3243-0 ADDITIONAL INSURED-VENDORS LIMITED FORM
- ✓ AL-8-0 B INCIDENTAL MALPRACTICE LIAB. ENDT.
- ✓ AL-8-0 C AMENDMENT LIMITS OF LIAB. (SINGLE LIMIT)
- ✓ AL-8-0 B ADDITIONAL INSURED (INTERESTS OF TVA & USA (SPECIFIC))
- ✓ AL-8-0 B WORLD WIDE COVERAGE *L-3600-0 Amending End. Notice (Tolson) +*

AS PER DECLARATION PAGE AL-51-0

- ✓ AL-8-0 B NAMED INSURED ENDT. *+*
- ✓ AL-57-0 PREMIUM INSTALLMENT
- ✓ AL-8-0 B ADDITIONAL INSURED (GOLDEN GATE SCOUTING)
- ✓ AL-8-0 B ADDITIONAL INSURED (US FOUNDATION FOR INT'L SCOUTING)
- ✓ AL-8-0 B ADDITIONAL INSURED (EMPLOYEES, COUNCIL MEMBERS, ETC.)
- ✓ AL-8-0 B ~~WORLD WIDE COVERAGE~~ *Notice of Occurrence +*

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD
 INSURANCE GROUP
 HARTFORD, CONNECTICUT

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form AL-8-0-C Printed in U. S. A. 10-66 NBCU:

**THE HARTFORD****Premium Installment**

Named Insured and Address

This endorsement forms a part of Policy No. 100A 42349E
 issued by THE HARTFORD INSURANCE GROUP company
 designated therein, and takes effect as of the effective date of
 said Policy unless another effective date is stated herein.

Effective date..... 12:01 A. M., standard time at the address of the
 named insured as stated herein.

It is hereby understood and agreed that the Original Premium of \$ 24,276.00
 (Insert "original" or "additional" or "return")

Will be payable in 11 installments as outlined in "Schedule of Payments."
 (Insert "be payable in" or "reduce the")

SCHEDULE OF PAYMENTS

NO.	DUE DATE OF PAYMENT	BODILY INJURY & PROPERTY DAMAGE LIABILITY EXCEPT AUTO	BODILY INJURY & PROPERTY DAMAGE LIABILITY AUTO	AUTO PHYSICAL DAMAGE		TOTAL
1	1-1-76	1780.00	313.00	25.00	98.00	2206.00
2	2-1-76	1773.00	313.00	24.00	96.00	2206.00
3	3-1-76	1773.00	313.00	24.00	96.00	2206.00
4	4-1-76	1773.00	313.00	24.00	96.00	2206.00
5	5-1-76	1773.00	313.00	24.00	96.00	2206.00
6	6-1-76	1773.00	313.00	24.00	96.00	2206.00
7	7-1-76	1773.00	313.00	24.00	96.00	2206.00
8	8-1-76	1773.00	313.00	24.00	96.00	2206.00
9	9-1-76	1773.00	313.00	24.00	96.00	2206.00
10	10-1-76	1773.00	313.00	24.00	96.00	2206.00
11	11-1-76	1773.00	313.00	24.00	96.00	2206.00
12						
TOTALS		19,510.00	3443.00	265.00	1058.00	24,276.00

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

attach Countersigned by *the company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.*
 Authorized Agent

PREMISES MEDICAL PAYMENTS INSURANCE — COVERAGE PART

Recorded	Indexed	Experienced Group	Conf. Rep't Ordered	Approved	Notes to Reewriter
	Noted by Eng. Dept.	Rates Checked	Registered	Basis of Rating	

This Coverage Part forms a part of Policy No. 106-443349E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective.....(at the hour stated in the policy) and forms a part of the above designated policy issued to.....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

SCHEDULE

The insurance afforded is with respect to the following coverage as indicated by specific premium charge or charges. The limit of the company's liability against such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverage	Advance Premium	Limits of Liability
E — Premises Medical Payments	\$ <u>included</u>	\$ <u>250</u> each person \$ <u>10,000</u> each accident

Description of Hazards	Advance Premiums
(a) Premises and Operations	
<u>All Locations of the Insured</u> <u>(filed with company)</u>	<u>included</u> <u>in</u> <u>Composite</u> <u>rate</u>
(b) Elevators	
(c) Sports Activities	

Form Numbers of Endorsements forming part of this Coverage Part at issue:

TOTAL ADVANCE PREMIUM \$

If the Policy Period is more than one year, the Premium is Payable:

On effective date of Policy \$ 1st Anniversary \$ 2nd Anniversary \$

The conditions and provisions printed on page MP-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

a complete and accurate copy of the policy.

Countersigned by.....

Authorized Agent

Form L-3075-0 DR Printed in U. S. A. 6-66

MP-1

Named Insured and Address

This endorsement forms a part of Policy No. 10CA43349E
issued by THE HARTFORD INSURANCE GROUP company design-
ated therein, and takes effect as of the effective date of said policy
unless another effective date is stated herein.

Effective date.....12:01 A. M., standard time at the address of the named insured as
stated herein.

Additional Insured

(Employees, Council members, etc.)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

*Comprehensive Automobile Liability Insurance
Comprehensive General Liability Insurance
Automobile Physical Damage Insurance
Contractual Liability Insurance
Personal Injury Lib. & P. Insurance*

*It is agreed that the additional
covered of the above mentioned policy
are:*

*Employees, Council members, executive
Board members, volunteers, trustees
sponsors and donors of autos or watercraft*

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



attest

The company located these documents in its
business records. At this time, the company
does not certify that these documents constitute
a complete and accurate copy of the policy.

AUTOMOBILE

NEW JERSEY ADDITIONAL PERSONAL INJURY PROTECTION

Named Insured and Address

This endorsement forms a part of Policy No. 10CA43349E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date..... 12:01 A. M., standard time at the address of the named insured as stated herein.

SCHEDULE

- Each of the following persons is a Person Insured for Additional Personal Injury Protection Coverage:
 - The **named insured** and his spouse if a resident of the same household.
 -
 -
- The applicable limits of the Company's liability under the Basic Protection Endorsement for **income continuation benefits, essential services benefits** and additional **survivor benefits** shall be as stated herein, subject to all the terms of the policy having reference thereto.

COVERAGE	MAXIMUM	MAXIMUM TOTAL	AUTO NO.	PREMIUMS
Income Continuation Benefits	A. \$ <u>36,400</u> Weekly	B. \$		\$ <u>129.00</u>
Essential Services Benefits	C. \$ <u>10.20</u> Per Day	D. \$		\$
Added Death Benefit to Survivors		E. \$10,000		\$
TOTAL PREMIUM \$ <u>129.00</u>				

It is agreed that the New Jersey Basic Personal Injury Protection Endorsement, hereinafter called the Basic Protection Endorsement, is amended as follows, but only with respect to any amounts payable thereunder because of **bodily injury** to an **eligible injured person** who is specifically designated herein as a Person Insured for Additional Personal Injury Protection Coverage:

- The weekly and total limits applicable to **income continuation benefits** as stated in the Basic Protection Endorsement are amended by substituting therefor, respectively, the amounts shown opposite A. and B. in the Schedule above.
- The per day and total limits applicable to **essential service benefits** as stated in the Basic Protection Endorsement are amended by substituting therefor, respectively, the amount shown opposite C. and D. in the Schedule above.
- The Company will pay as additional **survivor benefits** the amount shown opposite E. in the Schedule above to the **dependent survivors** of a Person Insured for Additional Personal Injury Coverage if his death occurs within 90 days of the accident.
- Subject to the limits of liability shown in the Schedule, the Company shall not be liable for more than 75% of weekly **income** in excess of \$100, provided, however, that after \$5,200 has been paid as **income continuation benefits** at the rate specified in the Basic Protection Endorsement the Company shall not be liable for more than 75% of weekly **income** thereafter.
- The additional **income continuation benefits**, and the additional **essential services benefits**, provided by this endorsement, shall not be payable with respect to loss or expense incurred after the **eligible injured person** reaches the age of 65.
- This endorsement is subject to all the terms and provisions of the Basic Protection Endorsement not expressly modified herein.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



Countersigned by _____
The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

**Additional Personal Injury
Protection Endorsement
(Minnesota)**



THE HARTFORD

This endorsement forms a part of Policy No. 10CA43349E
issued by THE HARTFORD INSURANCE GROUP company designat-
ed therein, and takes effect as of the effective date of said policy
unless another effective date is stated herein.

Named Insured and Address

Effective date.....12:01 A. M., standard
time at the address of the named insured as stated herein.

SCHEDULE

SCHEDULE OF BENEFITS—ADDITIONAL PERSONAL INJURY PROTECTION COVERAGE
The Company will pay up to the limit indicated for each of the benefits shown.

A. MEDICAL EXPENSES	B. WORK LOSS	C. ESSENTIAL SERVICES EXPENSES	D. FUNERAL EXPENSES	E. SURVIVORS' LOSS	AUTO No.	PREMIUM
\$ 100,000 per person	\$ 50,000 per week	\$ 25,000 per day	\$ Incl per person	\$ 400 per week	23	\$ 36.00
AGGREGATE LIMIT FOR BENEFITS B, C, D AND E \$						\$
TOTAL AGGREGATE LIMIT FOR ALL PERSONAL INJURY PROTECTION BENEFITS \$						\$
					TOTAL PREMIUM \$	36.00

Named Individual(s):

It is agreed that such insurance as is afforded with respect to **bodily injury** sustained by the **named insured** or a **relative** under the Personal Injury Protection Endorsement (Minnesota) is extended to apply as follows:

- Such limits as are stated in the Schedule of this endorsement shall apply in lieu of, and not in addition to, those stated in the Schedule and in the "Limits of Liability" provision of the Personal Injury Protection Endorsement (Minnesota).
- The insurance so afforded and the insurance as extended by this endorsement also apply with respect to **bodily injury** sustained by an individual specifically named in the Schedule hereof as though he were the **named insured**, or by a spouse or any other person related to such named individual by blood, marriage or adoption (including a ward, foster child, or minor in the custody of such named individual or such related person) who is a resident of the same household as such named individual, or who usually makes his home in the same household but temporarily lives elsewhere, as though such person were a **relative**.
- This insurance does not apply to **bodily injury** sustained by any person while **occupying**, or while a pedestrian through being struck by, a **motor vehicle** owned by such person with respect to which additional personal injury protection coverage is not in effect.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.

Countersigned by.....
Authorized Agent

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

**Employee Benefits
Liability Insurance
Coverage Part**



THE HARTFORD

SCHEDULE

Insurance is afforded with respect to the following coverage, subject to the limits of liability stated herein and to all the terms of the policy relating thereto.

Coverage	Limits of Liability
Employee Benefits Liability	\$ 300,000 ,000 each claim \$ 300,000 ,000 aggregate
Estimated Number of Employees	Rate (Each Employee)
	First 5,000 Next 5,000 Over 10,000
Advance Premium	
Form Numbers of Endorsements forming part of this Coverage Part at issue:	
TOTAL ADVANCE PREMIUM \$	

The conditions and provisions printed on Page EBL-2 of this form are a part hereof.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective _____ (at the hour stated in the policy) and forms a part of Policy No. _____ issued to _____

Countersigned by _____

Authorized Agent

I. EMPLOYEE BENEFITS LIABILITY COVERAGE

The company will pay on behalf of the **insured** all sums in excess of the deductible amount which the **insured** shall become legally obligated to pay as damages on account of any claim against the **insured** arising out of any negligent act or omission within the United States of America, its territories or possessions, or Canada, in the **administration** of the **named insured's Employee Benefit Programs**, provided such claim is first made against the **insured** during the period this insurance is in force and the **insured** at the effective date of this insurance had no knowledge of or could not have reasonably foreseen any circumstances which might result in a claim or suit.

The company shall have the right and duty to defend any suit against the **insured** seeking damages on account of such a claim, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but the company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment, on account of one or more claims to which this insurance applies, of judgments or settlements or of sums described in the "Supplementary Payments" provision, or both.

Exclusions

This insurance does not apply to:

- any claim arising out of
 - bodily injury** or **property damage**;
 - any dishonest, fraudulent, criminal or malicious act or out of libel, slander, discrimination or humiliation;
 - the failure of any investment or savings program to perform as represented by an **insured**;
 - advice given by an **insured** to an employee to participate or not to participate in any investment or savings program;
- any claim arising out of the failure of the **insured**, or any insurer, fiduciary, trustee or fiscal agent, to perform any of their obligations or to fulfill any of their guarantees with respect to (i) the payment of benefits under **Employee Benefit Programs** or (ii) the providing, handling or investment of funds related thereto.

II. PERSONS INSURED

Each of the following is an **insured** under this insurance to the extent set forth below:

- if the **named insured** is designated in the declarations as an individual, the person so designated but only with respect to the conduct of a business of which he is the sole proprietor, and the spouse of the **named insured** with respect to the conduct of such a business;
- if the **named insured** is designated in the declarations as a partnership or joint venture, the partnership or joint venture so designated and any partner or member thereof but only with respect to his liability as such;
- if the **named insured** is designated in the declarations as other than an individual, partnership or joint venture, the organization so designated and any executive officer, director or stockholder thereof, while acting within the scope of his duties as such;
- any employee of the **named insured** while acting within the scope of his duties in connection with the **administration** of the **named insured's Employee Benefit Programs**.

This insurance does not apply to any claim arising out of the conduct of any partnership or joint venture of which the **insured** is a partner or member and which is not designated in this policy as a **named insured**.

III. SUPPLEMENTARY PAYMENTS

With respect only to the insurance under the Employee Benefits Liability Coverage, the "Supplementary Payments" provision is amended to read as follows:

Supplementary Payments

The company will pay, as part of and not in addition to, the applicable limit of liability:

- all expenses incurred by the company, all costs taxed against the **insured** in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon.

The company does not certify that these documents constitute a complete and accurate copy of the policy.

- (b) premiums on appeal bonds required in any such suit, and premiums on bonds to release attachments in any such suit, for an amount not in excess of the applicable limit of liability of this insurance, but the company shall have no obligation to apply for or furnish any such bonds;
- (c) reasonable expenses incurred by the **insured** at the company's request in assisting the company in the investigation or defense of any claim or suit, including actual loss of earnings not to exceed \$25 per day.

IV. LIMITS OF LIABILITY — DEDUCTIBLE

Regardless of the number of (1) **insureds** under this policy, or (2) claims made or suits brought on account of alleged acts or omissions by an **insured**, the company's liability is limited as follows:

With respect to this insurance, the limit of liability stated in the Schedule as applicable to "each claim" is the total limit of the company's liability, including liability for all damages and for all costs, expenses and premiums for release of attachment or appeal bonds described in the "Supplementary Payments" provision and incurred in accordance therewith, on account of each claim to which this insurance applies.

For the purpose of applying the limits of the company's liability, all damages claimed by one employee as the result of a series of acts or omissions shall be considered as comprising one claim.

\$1000 shall be deducted from the total amount of damages, exclusive of such costs, expenses and premiums, on account of each claim. All the terms of this insurance apply irrespective of the application of the deductible amount and the company may pay any part or all of the deductible amount to effect settlement of any claim or suit and, upon notification of the action taken, the **insured** shall promptly reimburse the company for such part of the deductible amount as has been paid by the company.

The limit of liability stated in the Schedule as "aggregate" is, subject to the above provision respecting "each claim", the total limit of the company's liability, including liability for all damages and for all such costs, expenses and bond premiums incurred, on account of all claims to which this insurance applies.

V. ADDITIONAL DEFINITIONS

When used in reference to this insurance (including endorsements forming a part of the policy):

"administration" means

- (1) giving counsel to employees of the **named insured** including the employees' dependents and beneficiaries with respect to eligibility in or scope of **Employee Benefit Programs** available to such employee by virtue of his employment by the **named insured**;
- (2) handling of records in connection with **Employee Benefit Programs**;
- (3) effecting or terminating enrollment of any employee of the **named insured** under **Employee Benefit Program**;

provided all such acts are authorized by the **named insured**;

"Employee Benefit Programs" means a formal program or programs of employee benefits maintained in connection with the business or operations of the **named insured** covered by the Bodily Injury and Property Damage Liability Coverages of this policy, such as but not limited to Group Life Insurance, Group Accident or Health Insurance, Pension Plans, Employee Stock Subscription Plans, Workmen's Compensation, Unemployment Insurance, Social Security and Disability Benefits.

VI. CONDITIONS

- 1. All of the Conditions of the policy apply to this insurance except "Financial Responsibility Laws" and "Other Insurance".
- 2. **Excess Insurance** This insurance shall be excess insurance over any other valid and collectible insurance available to the **insured**, and shall not contribute with any such other insurance.

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

**THE HARTFORD****PREMIUM / COMMISSION NOTIFICATION LETTER**

(Date)

TO: W. L. & A. L. Inc.
(Producer)250486
(Code)☐ Commission Breakdown for Premium Discount☒ Negotiated Commission / Premium Letter

Gentlemen:

Insured: Bay County of AmericaNat'l CouncilPolicy No.: 100 AY3249EPolicy Period: 1-1-76 to 1-1-77

The premiums and commissions to be applied for the above policy are:

Line of Business	Premium	Commission Rate
<u>CGL</u>	<u>\$ 19,510.00</u>	<u>@ 10.0 %</u>
<u>C. Automobile Liability</u>	<u>\$ 3443.00</u>	<u>@ 15.0 %</u>
<u>Auto Physical Damage</u>	<u>\$ 265.00</u>	<u>@ 15.0 %</u>
<u>Garage Keeper Liability</u>	<u>\$ 1258.00</u>	<u>@ 10.0 %</u>
	<u>\$</u>	<u>@ 15.0 %</u>

Special Premium Instructions:

Guaranteed Underwriting Fund A.L. - \$571
G.L. 66.5

UNDERWRITING DEPARTMENT
The company located these documents in its
business records. At this time, the company
does not certify that these documents constitute
a complete and accurate copy of the policy.

All commission rates marked with an asterisk (*) are final rates. Those not marked with an asterisk are tentative rates subject to adjustment at final audit.

BOATS

Named Insured and Address

This endorsement forms a part of Policy No. 100 A43349E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 12:01 A.M., standard time at the address of the *named insured* as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS' AND CONTRACTORS' LIABILITY INSURANCE
OWNERS', LANDLORDS' AND TENANTS' LIABILITY INSURANCE
SMP LIABILITY INSURANCE

It is agreed that:

1. The exclusion relating to watercraft does not apply to the watercraft described below.
2. The "Persons Insured" provision includes any person or organization legally responsible for the use of any such watercraft owned by the *named insured*, provided the actual use thereof is with the permission of the *named insured*.
3. The insurance with respect to any watercraft subject to this endorsement does not apply while the watercraft is rented to others or is used for carrying any passenger for a consideration unless this exclusion is stated in the schedule below to be inapplicable.

SCHEDULE

DESCRIPTION OF WATERCRAFT	CLASSIFICATION OF WATERCRAFT	CODE NUMBER	PREMIUM BASIS NUMBER OF WATERCRAFT	RATES EACH WATERCRAFT		ADVANCE PREMIUM	
				B.I.L.	P.D.L.	B.I.L.	P.D.L.
1) CANOES			300			incl. in composite rate	
2) ANY VESSEL NOT EXCEEDING 50 FEET IN LENGTH AND REPORTED TO THE COMPANY WITHIN 60 DAYS OF ACQUISITION			if any				

Minimum Premium \$ Bodily Injury Liability \$ Property Damage Liability

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD
INSURANCE GROUP
HARTFORD, CONNECTICUT

Hartford Fire Insurance Company
Hartford Accident and Indemnity Company
Citizens Insurance Company of New Jersey

New York Underwriters Insurance Company
Twin City Fire Insurance Company

The company hereby certifies that these documents constitute a complete and accurate copy of the policy.
Countersigned by
Authorized Agent

Named Insured and Address

This endorsement forms a part of Policy No. **10CA43349E** issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date.....12:01 A. M., standard time at the address of the *named insured* as stated herein.

CAR POOLING

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE AUTOMOBILE LIABILITY INSURANCE

IT IS HEREBY UNDERSTOOD AND AGREED THAT THIS POLICY IS TO PROVIDE COVERAGE FOR ALL INDIVIDUALS PARTICIPATING IN CAR POOLING AT THE DIRECTION OF B.S.A. IT IS FURTHER UNDERSTOOD THAT SUCH COVERAGE IS TO BE EXCESS OVER THE ~~MINIMUM~~ MINIMUM STATUTORY REQUIREMENTS OF THE VARIOUS STATES; AND THEN EXCESS OVER ANY OTHER VALID AND COLLECTIBLE INSURANCE.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



The company located these documents in its business records. At this time, the ~~Authorized Agent~~ does not certify that these documents constitute a complete and accurate copy of the policy.

Form AL-8-0 B Printed in U. S. A. 10-66 NBCU:

Named Insured and Address

This endorsement forms a part of Policy No. 10CA43349E
 issued by THE HARTFORD INSURANCE GROUP company design-
 ated therein, and takes effect as of the effective date of said policy
 unless another effective date is stated herein.

Effective date

11/1/7612:01 A. M., standard time at the address of the *named insured* as
stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

'Garagekeepers' Legal Liability

*I, so hereby understood and agreed 1/7/66
 Tennant St. Power Sweeper to 70692 in order
 to captioned policy Dec 1 3013-0 Premium and 6.40*

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



THE HARTFORD
 INSURANCE GROUP
 HARTFORD, CONNECTICUT

The company located these documents in its business records. At this time, the company
Countersigned by
 does not certify that these documents constitute
Authorized Agent
 a complete and accurate copy of the policy.



GARAGE INSURANCE COVERAGE PART

This Coverage Part forms a part of Policy No. 10CA 43349E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective..... (at the hour stated in the policy) and forms a part of the above designated policy issued to.....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages and hazards thereunder as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Limits of Liability	Hazards	Advance Premiums
GARAGE LIABILITY		<i>Garage operations including</i>	
G. Bodily Injury Liability	\$.....,000 each person	Automobile Hazard 1	\$.....
	\$.....,000 each occurrence	Automobile Hazard 2	\$.....
		Escalators	\$.....
H. Property Damage Liability	\$.....,000 each occurrence subject to \$100 deductible as set forth in Limits of Liability provision.	<i>Garage operations including</i>	
		Automobile Hazard 1	\$.....
		Automobile Hazard 2	\$.....
		Escalators	\$.....
EXPENSES FOR MEDICAL SERVICES		Premium Rate	
I. Automobile Medical Payments	\$..... % of Coverage G Premium	\$.....
I. and J. Automobile and Premises Medical Payments	each person % of Coverage G Premium	\$.....
GARAGEKEEPERS' LEGAL LIABILITY	Limits of Liability — each location	Less Deductible	
K-1. Fire and Explosion	As stated below		\$.....
K-2. Theft of the Entire Automobile	As stated below		\$.....
K-3. Riot, Civil Commotion, Malicious Mischief and Vandalism	As stated below	\$25 each loss caused by malicious mischief or vandalism	\$.....
K-4. Collision or Upset	As stated below. If Coverage K-4 is afforded, the limit stated below for each location includes \$5,000 limit for loss to property other than automobiles.	\$..... each loss caused by Collision or Upset	\$.....
Form Numbers of Endorsements forming part of this Coverage Part at issue:		Advance Prem. for Endorsements	\$.....
		TOTAL ADVANCE PREMIUMS	\$.....

The following are the addresses of all premises where the named insured conducts garage operations.

Location No.	Address (Show main sales location, if any, as Location No. 1)	GARAGE LIABILITY — Premium Basis		GARAGE LIABILITY — Rates		GARAGEKEEPERS' LEGAL LIABILITY	
		(1) Class A	(2) Class B	(3) Per \$100 Remuneration	(4) Per Automobile	Limit of Liability	Maximum No. of Customers' Automobiles Stored
1	Description of Escalator Location in Building	(1) Class A \$.....	(2) Class B \$.....	(3) Class C \$.....	(4) Per Escalator		
	Code No.	(4) Furnished Automobiles	(5) Escalators				
2	Description of Escalator Location in Building	(1) Class A \$.....	(2) Class B \$.....	(3) Class C \$.....	(4) Per Escalator		
	Code No.	(4) Furnished Automobiles	(5) Escalators				

All automobiles owned by the named insured are used principally in garage operations of the named insured, except automobiles (1) assigned to the named insured, a partner therein or a member thereof, or an executive officer thereof, or, if a resident of the same household, the spouse of any of them or (2) furnished to any person or organization named below.

Automobiles owned by the named insured are furnished to the following persons or organizations for their regular use for other business purposes or for non-business purposes (do not list the named insured, any partner, member, executive officer or, if a resident of the same household, the spouse of any of them, unless more than one automobile is furnished concurrently to such person and then show only the number of automobiles so furnished in excess of one):

Name: Number of Such Automobiles:

The conditions and provisions printed on pages GAR-2, GAR-3 and GAR-4 here hereby incorporated and made a part of this Coverage Part. This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this Coverage Part.

Comprehensive Automobile Liability Insurance — Coverage Part

COMPANY COPY



THE HARTFORD

Und. Approved	Confidential Report	Und. Notes:
Quality Control		

This Coverage Part forms a part of Policy No. 10CA43349E issued by THE HARTFORD INSURANCE GROUP Company designated therein, and takes effect as of the effective date of said policy unless otherwise stated herein.

(For use only if this Coverage Part is effective after the effective date of the Policy)

This Coverage Part is effective..... (at the hour stated in the policy) and forms a part of the above designated policy issued to.....

The Company, in consideration of the payment of the premium and subject to all of the provisions of the policy not expressly modified herein, agrees with the named insured as follows:

SCHEDULE

The insurance afforded is only with respect to such of the following coverages as are indicated by specific premium charge or charges. The limit of the company's liability against each such coverage shall be as stated herein, subject to all the terms of this policy having reference thereto.

Coverages	Advance Premiums	Limits of Liability
C — Bodily Injury Liability	\$ <u>1131.00</u>	\$ <u>See</u> ,000 each person \$ <u>Single</u> ,000 each occurrence
D — Property Damage Liability	\$ <u>366.00</u>	\$ <u>Single</u> ,000 each occurrence \$ <u>End</u>

Description of Hazards

1. Owned Automobiles					Premium Basis — Per Automobile	
Year Model	Body Type - Truck Size	Identification No. (I)	Town and State in which the automobile will be principally garaged	(a) Purpose of Use	Classification	Advance Premiums
Trade Name	(Truck Load, Gallonage, Bus Seating Capacity)	Serial No. (S)	Motor No. (M)			Coverage C
						Coverage D
<u>See Schedule attached</u>						<u>952.00</u>
<u>Elkhart</u>						<u>276.00</u>

2. Hired Automobiles					Premium Basis—Total Cost of Hire	
Types Hired	Locations where automobiles will be principally used	Purposes of Use	Estimated Total Cost of Hire	Rates per \$100 Total Cost of Hire	Coverage C	Coverage D
(b)		(a)				
<u>if any North Brunswick NJ</u>	<u>comm</u>	<u>PPT</u>				

3. Non-Owned Automobiles					Premium Basis—Total Number of Employees at all Locations	
Total Number of Employees at all Locations						
<u>900 North Brunswick NJ</u>					<u>179.00</u>	<u>90.00</u>

Form Numbers of Endorsements forming part of this Coverage Part at issue:

TOTAL ADVANCE PREMIUMS \$ 1131.00 \$ 366.00

The conditions and provisions printed on page CAL-2 of this form are hereby referred to and made a part hereof.

This Coverage Part shall not be binding unless countersigned by a duly authorized agent of the company, provided that if this Coverage Part takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid counterinsurance of this coverage. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

(a) P & B = Pleasure and Business; C = Commercial

(b) PP = Private Passenger Automobile; C = Commercial Automobile

Countersigned by.....
Authorized Agent

ATTACH FORMS ALONG MARGIN BELOW THIS MARK +

ADDITIONAL INSURED
(Vendors—Limited Form)

Named Insured and Address

This endorsement forms a part of Policy No. 106 A43349E issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date 12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE

It is agreed that the "Persons Insured" provision is amended to include any person or organization (herein referred to as "Vendor"), as an Insured, but only with respect to the distribution or sale in the regular course of the Vendor's business of the Named Insured's products subject to the following additional provisions:

1. The insurance with respect to the Vendor does not apply to:
 - (a) any express warranty, or any distribution or sale for a purpose, unauthorized by the Named Insured
 - (b) bodily injury or property damage arising out of
 - (i) any act of the Vendor which changes the condition of the products,
 - (ii) any failure to maintain the product in merchantable condition,
 - (iii) any failure to make such inspections, adjustments, tests or servicing as the Vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products, or
 - (iv) products which after distribution or sale by the Named Insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the Vendor;
 - (c) bodily injury or property damage occurring within the Vendor's premises.
2. This insurance does not apply to any person or organization, as Insured, from whom the Named Insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



Form L-3243-0 Printed in U. S. A. 10-68 (NBCU: G-114)

attest

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Named Insured and Address

This endorsement forms a part of Policy No. 10CA43344E
 issued by THE HARTFORD INSURANCE GROUP company design-
 ated therein, and takes effect as of the effective date of said policy
 unless another effective date is stated herein.

Effective date.....12:01 A. M., standard time at the address of the named insured as
 stated herein.

WORLD WIDE COVERAGE

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
 CONTRACTUAL LIABILITY INSURANCE.**

* The definition of "policy territory" is amended by adding the following thereto: 7

(4) anywhere in the world, with respect to the operations of any
named insured domiciled in the United States of America, provided
 that:

(a) if claim is made or suit is brought elsewhere than within
 the United States of America, its territories or possessions
 or Canada, the company shall have the right but not the duty
 to investigate and settle such claim and defend such suit
 and,

(b) in any case in which the company elects not to investigate,
 settle or defend, the insured shall, under the supervision
 of the company, make or cause to be made such investigation
 and defense as are reasonably necessary, and subject to
 prior authorization by the company, will effect to the
 extent possible such settlement as the company and insured
 deem prudent.

The Company shall reimburse the named insured for the reasonable cost of such investigation
 settlement or defense. Nothing herein shall obligate the Company to pay any such claim
 or judgment or to defend any such suit after the applicable limit of the company's liability
 has been exhausted by payment of judgments or settlements.

It is agreed that such payments as are to be made under this endorsement shall be paid in
 the currency of the United States of America.

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other
 than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes
 effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy
 by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



The company located these documents in its
 business records. At this time, the company
 does not certify that these documents constitute
 a complete and accurate copy of the policy.
 Countersigned by: *[Signature]* Authorized Agent

Named Insured and Address

This endorsement forms a part of Policy No. 100 443849 E
 issued by THE HARTFORD INSURANCE GROUP company designated therein, and takes effect as of the effective date of said policy unless another effective date is stated herein.

Effective date.....12:01 A. M., standard time at the address of the named insured as stated herein.

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
 CONTRACTUAL LIABILITY INSURANCE
 PERSONAL INJURY LIABILITY INSURANCE
 LIQUOR LIABILITY INSURANCE (HOST COVERAGE)
 PREMISES MEDICAL PAYMENTS INSURANCE
 EMPLOYEE BENEFIT LIABILITY INSURANCE**

FORM NUMBERS OF COVERAGE PARTS AND ENDORSEMENTS NOT LISTED ON COVERAGE PARTS FORMING PART OF POLICY AT ISSUE:

- ✓ CGL
- ✓ L-3503-0 COMPREHENSIVE GENERAL LIABILITY INSURANCE COVERAGE PART
- ✓ L-3523-0 CONTRACTUAL LIABILITY INSURANCE COVERAGE PART
- ✓ L-3524-0 LIQUOR LIABILITY INSURANCE (HOST COVERAGE)
- ✓ L-3525-0 PREMISES MEDICAL PAYMENTS INSURANCE COVERAGE PART *24-3505-0*
- ✓ L-3525-0 PERSONAL INJURY LIABILITY INSURANCE COVERAGE PART
- ✓ L-2583-2 EMPLOYEE BENEFIT LIABILITY INSURANCE COVERAGE PART
- ✓ L-3037-1 REAL PROPERTY, ETC. AND EXTENSION AL-8-0 C

- ✓ L-3012-0 BOATS
- ✓ L-3243-0 ADDITIONAL INSURED-VENDORS LIMITED FORM
- ✓ AL-8-0 B INCIDENTAL MALPRACTICE LIAB. ENDT.
- ✓ AL-8-0 C AMENDMENT LIMITS OF LIAB. (SINGLE LIMIT)
- ✓ AL-8-0 B ADDITIONAL INSURED (INTERESTS OF TVA & USA (SPECIFIC))
- ✓ AL-8-0 C WORLD WIDE COVERAGE
- ✓ *Amending End. Note (Tiffan) +*

AS PER DECLARATION PAGE AL-51-0

- ✓ AL-8-0 B NAMED INSURED ENDT. +
- ✓ AL-57-0 PREMIUM INSTALLMENT
- ✓ AL-8-0 B ADDITIONAL INSURED (GOLDEN GATE SCOUTING)
- ✓ AL-8-0 B ADDITIONAL INSURED (US FOUNDATION FOR INT'L SCOUTING)
- ✓ AL-8-0 B ADDITIONAL INSURED (EMPLOYEES, COUNCIL MEMBERS, ETC.)
- ✓ *AL-8-0 B WORLD WIDE COVERAGE Note of Occurrence +*

Nothing herein contained shall be held to vary, waive, alter, or extend any of the terms, conditions, agreements or declarations of the policy, other than as herein stated.

This endorsement shall not be binding unless countersigned by a duly authorized agent of the company; provided that if this endorsement takes effect as of the effective date of the policy and, at issue of said policy, forms a part thereof, countersignature on the declarations page of said policy by a duly authorized agent of the company shall constitute valid countersignature of this endorsement.



**THE HARTFORD
 INSURANCE GROUP
 HARTFORD, CONNECTICUT**

Form AL-8-0 C Printed in U. S. A. 10-00 NDCU

Countersigned by.....
 Authorized Agent

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENNSYLVANIA

GENERAL LIABILITY POLICY

DECLARATIONS

Named Insured Boy Scouts of America, National and all Local Councils

Address 1325 Walnut Hill Lane
Irving, TX 75062

HDO G1 07 54 09-4

The Named Insured is:

☐ Individual ☐ Partnership ☐ Corporation
☐ Joint Venture ☒ (Other) non-profit organization

Policy Period: From 3/1/90 to 3/1/91 ✓

12:01 A.M., standard time at the address of the Named Insured as stated herein.

Occupation: National Scouting Organization

Audit Period: Annual, unless otherwise stated Not Auditable ✓

The insurance afforded is only with respect to such of the following Parts and Coverages therein as are indicated by ☒. The limit of the Company's liability against each such Coverage shall be as stated herein, subject to all of the terms of the policy having reference thereto.

COVERAGE PARTS

- ☐ Comprehensive General Liability Insurance
☐ Owners', Landlords' and Tenants' Liability Insurance
☐ Structural Alterations, New Construction, Demolition
☐ Manufacturers' and Contractors' Liability Insurance
☐ Independent Contractors
☐ Completed Operations and Products Liability Insurance
☐ Contractual Liability Insurance
☐
☐
☒ Per Special Coverage Part Attached

LIMITS OF LIABILITY

Bodily Injury Liability

Property Damage Liability

each occurrence

aggregate

each occurrence

aggregate

See Endorsement GL-9916

Personal Liability

Personal Medical Payments

each occurrence

each person

each accident

\$

\$

\$

Physical Damage to Property

Animal Collision—Farmer's Part Only

\$

each occurrence

Market Value not exceeding \$300 each animal

each person

each accident

\$

\$

each person aggregate

general aggregate

\$

\$

Endorsements attached to policy at inception:

LC-939; CC-1E15; GL-9916; SP-23; LC-811d; LC-578d

JTX-4000-4

During the past three years no insurer has cancelled insurance, issued to the named insured, similar to that afforded hereunder, unless otherwise stated herein:

TOTAL ADVANCE PREMIUM \$ 185,000.

Effective Date

\$

1st Anniversary

\$

2nd Anniversary

\$

If the Policy Period is more than one year and the premium is to be paid in installments, premium is payable on:

FK 3-15-90

Countersigned By

Authorized Agent

This Declaration and Coverage Part(s), with Policy Standard Provisions and Endorsements, if any, issued to form a part thereof, completes the above numbered policy.



DECLARATIONS CONTINUED

Policy No. HDO G1 075409-4

The insurance afforded is only with respect to such of the following Parts and Coverages therein as are indicated by ☒. The limit of the Company's liability against each such Coverage shall be as stated herein, subject to all of the terms of the policy having reference thereto.

COVERAGE PARTS		LIMITS OF LIABILITY	
	each claim	each person	each accident
<input type="checkbox"/> Physicians', Surgeons' and Dentists' Professional Liability Insurance			
<input type="checkbox"/> Hospital Professional Liability Insurance			
<input type="checkbox"/> Druggists' Liability Insurance			
<input checked="" type="checkbox"/> Employee Benefits Liability	1,000,000. ✓		
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/> Storekeeper's Insurance	\$	\$	\$
<input type="checkbox"/> Elevator Collision Insurance	\$	each elevator collision	

The insurance afforded is only with respect to Coverage(s) for which a limit of liability is shown. The limit of the Company's liability against each such Coverage shall be as stated herein, subject to all of the terms of the policy having reference thereto.

[illegible]

INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENNSYLVANIA

Agrees with the insured, named in the declarations made a part hereof, in consideration of the payment of the premium and in reliance upon the statements in the declarations and subject to the limits of liability, exclusions, conditions, and other terms of the policy as follows:

To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of:

- A – Personal Injury
- B – Property Damage or
- C – Malpractice

- (1) to which this insurance applies, caused by an occurrence and the Company shall have the right and duty to defend any suit against the Insured seeking damages on account of such personal injury, property damage or malpractice, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and, with the written consent of the Named Insured as respects malpractice, such settlement of any claim or suit as it deems expedient, but the Company, shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the Company's liability has been exhausted by payment of judgments or settlements;
- (2) pay all expenses incurred by the company, all costs taxed against the insured in any such suit and all interest accruing after entry of judgment until the company has paid, tendered or deposited in court such part of such judgment as does not exceed the limit of the company's liability thereon;
- (3) pay all expenses incurred by the insured for such immediate medical and surgical relief to others, except to campers at an established camp where there is a resident physician or registered nurse employed, as shall be imperative at the time of the occurrence;
- (4) reimburse the insured for all reasonable expenses, other than loss of earnings, incurred at the company's request; and the amounts so incurred, except settlements of claims and suits, are payable by the company in addition to the applicable limit of liability of this policy.
- (e) to loss of use of tangible property resulting from the failure of the Named Insured's products or work completed by or for the Named Insured to perform the function or serve the purpose intended by the Named Insured, if such failure of the Named Insured's products or work performed by or on behalf of the Named Insured fails to meet the level of performance, quality, fitness or durability warranted or represented by the Named Insured; provided, this exclusion does not apply to loss of use of other tangible property resulting from the sudden and accidental physical injury to or destruction of the Named Insured's products or work performed by or on behalf of the Named Insured after such products or work have been put to use by any person or organization of the Named Insured.
- (f) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of the use of the Named Insured's products or work completed by or for the Named Insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein.

PERSONS OR ENTITIES INSURED

The unqualified word "Insured" includes:

- (a) The Named Insured, named in the Declarations of this policy.
- (b) Scout Officials and employees; units and their sponsors (charter organizations), and all volunteer workers working at the request of a scout official, in the scope of their duties as such, whether or not registered with the Boy Scouts of America; any organization or proprietor with respect to real estate management for the Named Insured; as respects Established Camps or Troop Camps, any affiliated troop or council.
- (c) any person, organization, trustee, estate or governmental entity to whom or to which the Named Insured is obligated, by virtue of a written contract or by the issuance or existence of a permit, to provide insurance such as is afforded by this policy, but only with respect to operations by or on behalf of the Named Insured or to facilities of, or facilities used by the Named Insured and then only for the limits of liability specified in such contract, but in no event for limits of liability in excess of the applicable limits of liability of this policy.
- (d) any Scout Official as defined herein and any Unit with respect to the use of a non-owned automobile in the scout activities of the Named Insured or any Unit; the donors, loaners or owners of non-owned automobiles while being used in the scout activities of the Named Insured or any Unit.
- (e) any vendor of Named Insured's products.
- (f) "Donors or owners of watercraft, vehicles or equipment other than automobiles except aircraft."

EXCLUSIONS

This insurance does not apply:

- (a) to personal injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of (1) any aircraft owned or operated by or rented or loaned to the Named Insured, or (2) any automobile owned or leased on a long-term basis by the Named Insured; but this exclusion does not apply to the parking of an automobile on premises owned by, rented to or controlled by the Named Insured or the ways immediately adjoining, if such automobile is not owned by or rented to the Named Insured or to liability assumed by the Insured under contract;
- (b) to personal injury or property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to the Named Insured; but this exclusion does not apply to liability assumed by the Insured under contract;
- (c) to personal injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to (1) liability assumed by the Insured under contract, or (2) expenses for immediate medical and surgical relief;
- (d) to any obligation for which the Insured or any carrier as his insurer may be liable under any workers' compensation, unemployment compensation or disability benefits law, or under any similar law;

LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain personal injury, property damage or malpractice or (3) claims made or suits brought on account of personal injury, property damage or malpractice, the Company's liability is limited as follows:

Personal Injury Liability, Property Damage Liability and Malpractice Liability, the limit of the company's liability for all damages, including damages for care and loss of services, arising out of personal injury, including death at any time resulting therefrom, sustained by one or more persons and for all damages, including damage for loss of use, arising out of injury to or destruction of property, shall not exceed the amount stated in the declarations as a single limit as the result of any one occurrence.

For the purpose of determining the limit of the Company's liability, all personal injury, property damage and malpractice arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

The inclusion in this policy of more than one insured shall not operate to increase the limits of the company's total liability to all insureds covered by this policy beyond the limits set forth in the declarations.

POLICY TERRITORY

This policy applies only to occurrences which take place during the policy period anywhere in the world.

WAIVER OF IMMUNITY

The company agrees that it will not use, either in the defense of suits against the insured or in the adjustments of claims, the immunity of the insured from tort liability, unless requested by the insured to interpose such defense. The insured states that the waiver of the defense of immunity shall not subject the company to liability for any portion of a claim, verdict or judgment in excess of the limits of liability stated in the policy.

DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

Automobile

Except where stated to the contrary, the word "automobile" means a land motor vehicle or trailer as follows: (1) Owned Automobile—an automobile owned or leased on a long-term basis by the Named Insured; (2) Hired Automobile—an automobile used under contract in behalf of, or loaned to the Named Insured or any Unit provided such automobile is not owned by or leased on a long-term basis or registered in the name of (a) the Named Insured or any Unit or (b) any Scout Official or (c) an employee or agent of (a) the Named Insured or any Unit or (b) any Scout Official or (c) an employee or agent of the named insured or any Unit who is granted an operating allowance of any sort for the use of such automobile; (3) Non-Owned Automobile—any other automobile.

Personal Injury

"Personal Injury" means, (1) bodily injury, sickness, disease, disability, and if arising from any of the foregoing, mental anguish; (2) false arrest, detention or imprisonment, or malicious prosecution; (3) the publication or utterance of a libel or slander or of other defamatory material, or a publication or utterance in violation of an individual's right of privacy, except when any of the foregoing of this part (3) arises from publications or utterances in the course of or related to advertising, broadcasting, or telecasting activities conducted by or on behalf of the Named Insured; (4) wrongful entry or eviction or other invasion of the right or private occupancy; (5) death, discrimination (unless insurance is prohibited by law); shock, fright, mental anguish (arising out of any cause); humiliation; disparaging statements concerning the condition, value, quality, or use of real or personal property; loss of means of support.

Completed Operations Hazard

"Completed Operations Hazard" - includes personal injury and property damage arising out of operation or reliance upon a representation or warranty made at any time with respect thereto, but only if the personal injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the Named Insured.

Damages

"Damages" as respects Coverage A and B, includes damages for death and for care and loss of services resulting from personal injury and damages for loss of use of property resulting from property damage: "damages", as respects Coverage C means all damages, including damages for death, which are payable because of injury to which the insurance afforded under Coverage C applies.

Malpractice

"Malpractice" means Medical Malpractice, Lawyer's Malpractice, Architect's Malpractice, Engineer's Malpractice as defined in the policy.

Medical Malpractice

"Medical Malpractice" means injury to any person, arising out of the rendering of or failure to render, by an insured as defined under this policy during the policy period, the following professional services: (a) medical, surgical, dental or nursing treatment, including the furnishing of or failure to furnish food or beverages in connection therewith, (b) furnishing or dispensing or failure to furnish or dispense drugs or medical, dental or surgical supplies or appliances if the injury occurs after the Named Insured has relinquished possession thereof to others, (c) handling of or performing post-mortem examinations on human bodies.

Mobile Equipment

"Mobile Equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the Named Insured, including the way immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment.

Named Insured's Products

"Named Insured's Products" means goods or products manufactured, sold, handled or distributed by the Named Insured or by others trading under his name, including any container thereof (other than a vehicle), but "Named Insured's Products" shall not include a vending machine or any property other than such a container, rented to or located for use of others but not sold.

Occurrence

"Occurrence" means an accident or event including continuous or repeated exposure to conditions, which results in Personal Injury, Property Damage or Malpractice during the policy period neither expected nor intended from the standpoint of the insured (injury or damage committed to prevent or eliminate danger or to protect person(s) or property shall be deemed neither expected nor intended from the standpoint of the insured), and providing that all loss covered under this policy arising out of exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

Property Damage

"Property Damage" means injury to or destruction of property, including consequential loss and expenses resulting therefrom; and loss of use of or reduction of value of property which has not been physically injured or destroyed.

Lawyer's Malpractice Injury

"Lawyer's Malpractice Injury" means injury because of any act, error or omission of the insured or of any other person for whose acts or omission the insured is legally responsible and arising out of the performance of professional legal services for others during the policy period for or on behalf of the Named Insured.

Architect's Malpractice Injury

"Architect's Malpractice Injury" means injury because of any act, error or omission committed or alleged to have been committed by the insured, but solely while in the performance or architectural professional services for or on behalf of the Named Insured during the policy period.

Engineer's Malpractice Injury

"Engineer's Malpractice Injury" means injury because of any act, error or omission committed or alleged to have been committed by the Insured. But solely while in the performance of engineering professional services for or on behalf of the Named Insured during the policy period.

Unit

The term "Unit", as used in this policy, shall mean any Chartered Troop, Cub Pack or Explorer Unit (including Sea and Air Scouting) of the Named Insured.

Scout Official

The term "Scout Official", as used in this policy, shall mean any Scout Executive, Counselor, Director, Commissioner, Committeeman, Instructor, Cubber, or Scouter of the Named Insured or any unit.

CONDITIONS**Inspection and Audit**

The company shall be permitted to inspect the Named Insured's premises, operations and elevators and to examine and audit the books and records of the Named Insured at all reasonable times during the policy period and within three years after its termination insofar as they are related to this insurance, and the Named Insured shall render reasonable assistance and cooperation in furnishing the company with such information as it may require.

Notice of Occurrence

When an occurrence takes place, written notice shall be given by or on behalf of the insured to the company or any of its authorized agents as soon as practicable. Such notice shall contain particulars sufficient to identify the insured and also reasonably obtainable information respecting the time, place and circumstances of the occurrence, the names and addresses of the injured and of any available witnesses.

Notice of Claim or Suit

Notice will be furnished the carrier as soon as practicable after knowledge of such occurrence, claim or suit is received by a Scout Executive, Director of Insurance, or his representative at the National Office, Boy Scouts of America, Irving, Texas.

Assistance and Cooperation of the Insured

The insured shall cooperate with the company and, upon the company's request shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits. The insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for such immediate medical and surgical relief to others as shall be imperative at the time of injury.

Arbitration

Except with respect to liability assumed by the insured under a lease of premises, easement agreement, agreement or escalator maintenance agreement, the company shall not be liable under this policy, as respects coverage afforded for assumed liability, for damages awarded in arbitration other than an arbitration proceeding wherein an indemnitee under a written contract or agreement seeks damages against the insured on account thereof and wherein the company is entitled to exercise the insured's rights in the choice of arbitrators and in the conduct of such arbitration proceedings.

Action Against Company

No action shall lie against the company unless, as a condition precedent thereto, the insured shall have fully complied with all the terms of this policy, nor until the amount of the insured's obligation to pay shall have been finally determined either by a final judgement against the insured or by written agreement of the insured, the claimant and the company.

Any person or organization or the legal representative thereof who has secured such judgement or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. Nothing contained in this policy shall give any person or organization any right to join the company as a co-defendant in any action against the insured to determine the insured's liability.

Bankruptcy or insolvency of the insured shall not relieve the company of any of its obligations hereunder.

Other Insurance

This policy shall be excess of and shall not contribute with insurance provided to the Insureds as defined in "Persons or Entities Insured" (b), (c), (d), (e), (f) under any other policy available to such insured including but not limited to Homeowners Insurance, Personal and Catastrophe Liability, Personal Automobile, General Liability and any other Automobile policy. In absence of such other insurance this insurance shall apply as primary. Amounts payable on behalf of the Named Insured or an Insured under such other insurance shall reduce the limit of liability of this policy.

Subrogation

In the event of any payment under this policy, the company shall be subrogated to all the insured's rights of recovery therefor against any person or organization and the insured shall execute and deliver instruments and papers and so whatever else is necessary to secure such rights, but the company shall have no right of subrogation against any Troop, Cub Pack or Explorer Post coming under the Named Insured's control or chartered by the Named Insured. The Insured shall do nothing after loss to prejudice such rights.

Changes

Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or change in any part of this policy or stop the company from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

Assignment

Assignment of interest under this policy shall not bind the Company until its consent is endorsed hereon; if, however, the Named Insured shall be adjudged bankrupt or insolvent such insurance as is afforded this policy shall apply (1) to the Named Insured's legal representative, as the Named Insured, but only while acting within the scope of his duties as such, and (2) with respect to the property of the Named Insured, to the person having proper temporary custody thereof, as Insured, but only the appointment and qualification of the legal representative.

Cancellation

This policy may be cancelled by the Named Insured by surrender thereof to the company or any of its authorized agents or by mailing to the company written notice stating when thereafter such cancellation shall be effective. This policy may be cancelled by the company for any reason except non-payment of premium by mailing to the Named Insured at the address shown in the declarations written notice stating when no less than ninety (90) days thereafter such cancellation shall be effective. This policy may be cancelled by the company for non-payment of premium by mailing to the Named Insured at the address shown in the Declarations written notice stating when no less than ten (10) days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient proof of notice. The time of the surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice, either by the Named Insured or the company, shall be equivalent to mailing. If the Named Insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the company cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effective or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation. If this policy insures more than one Named Insured, cancellation may be effected by the first of such Named Insureds for the account of all Named Insureds; notice of cancellation by the company to such first Named Insured shall be deemed notice to all insureds.

Declarations

By acceptance of this policy, the Named Insured agrees that the statements in the declarations are his agreements and representations, that

this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and the Company or any of its agents relating to this insurance.

In WITNESS WHEREOF, the Insurance Company has caused this policy to be signed by its President and a Secretary at Philadelphia, Pennsylvania and countersigned on the Declarations page by a duly Authorized Agent of the Company.


HARRY E. HOYT, Secretary


CALEB L. FOWLER, President

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period	Effective Date of Endorsement
HDO	G1 075409-4		
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

SCHEDULE OF ENDORSEMENTS

1. Employee Benefits Liability
- ✓ 2. Deductible Endorsement
- ✓ 3. Explanatory Endorsement ✓
- ✓ 4. Amendment of Exclusions ✓
- ✓ 5. Chartered Organizations ✓
- ✓ 6. Other Insurance ✓
7. Amendment to Definitions ?
8. Amendment - Limits Of Liability 3
9. Interim Premium Payment Endorsement
10. Protection and Indemnity
- ✓ 11. Amendment To Protection And Indemnity ✓
- ✓ 12. Asbestos Exclusion
- ✓ 13. Contamination or Pollution Exclusion - Absolute ✓
14. Contractual Liability Endorsement ✓
15. Additional Insured
16. Additional Insured
17. Additional Insured
18. Additional Insured
19. Additional Insured
20. Additional Insured
21. Policy Endorsement
22. Policy Endorsement
23. Additional Insured
24. Cancellation Provision ✓ Drop
25. Additional Insured
26. Additional Insured
27. Additional Insured
28. Additional Insured
29. Additional Insured
30. Additional Insured
31. Additional Insured
32. Additional Insured
33. Additional Insured
34. Additional Insured
35. Additional Insured
36. Additional Insured
37. Additional Insured

where is this agreement?

checked items may be able to be incorporated into the packet, if & when it is reprinted.

Fk 03/15/90

John M. Helsh
Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

Schedule Of Endorsements (Continued)

- 38. Additional Insured
- 39. Additional Insured
- 40. Additional Insured
- 41. Additional Insured
- 42. Additional Insured
- 43. Additional Insured
- 44. Additional Insured
- 45. Additional Insured
- 46. Cancellation Provision ✓
- 47. Additional Insured
- 48. Additional Insured

fk 3-15-90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

EMPLOYEE BENEFITS LIABILITY

Named Insured			Endorsement Number 1
Policy Symbol HDO	Policy Number G1 07 54 09-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

In consideration of the premium and in reliance upon the Statements in the Application and subject to the terms of this endorsement and of the Policy to which this endorsement is attached, the Company agrees with the Insured named in the Declarations of the Policy:

INSURING AGREEMENTS

- I. **COVERAGE.** To pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages on account of any claim made against the Insured by any Employee, Former Employee or the beneficiaries or legal representatives thereof and caused by any negligent act, error or omission of the Insured, or any other person for whose acts the Insured is legally liable, in the administration of the Insured's Employee Benefit Programs as defined herein.
- II. It is agreed that \$1,000.00 shall be deducted from the total amount paid by the Company as the result of each occurrence covered by this policy and the Company shall be liable for loss only in excess of such amount. All loss arising out of continuous or repeated exposure to the same general conditions shall be considered as arising out of one occurrence. It is further understood and agreed that in event of any claim, irrespective of the amount, notice thereof shall be given to the Company, or any of its authorized agents, by or on behalf of the Insured, in accordance with the terms of the Policy and the Company may at its option, investigate such claim or negotiate or settle any claim, and the Insured agrees, if the Company undertakes to negotiate or settle any such claim, to join the Company in such negotiation or settlement to the extent of the amount to be deducted herein provided, or to reimburse the Company for such deductible amount, if and when such claim is paid by the Company.
- III. The DEFENSE, SETTLEMENT, SUPPLEMENTARY PAYMENTS provisions of the policy shall apply as respects the insurance hereby afforded, except that the Company shall not make settlement or compromise any claim or suit without the written consent of the Insured.
- IV. **POLICY PERIOD & TERRITORY.** As respects the insurance hereby afforded this endorsement applies only to claims under the legal jurisdiction of a court of law or a court of equity within the United States of America, its territories or possessions or Canada, resulting from negligent acts, errors or omissions of the Insured, or any person acting on behalf of the Insured in the administration of Employee Benefit Programs provided such claim is brought against the Named Insured during the policy period and the Named Insured at the effective date of this policy, had no knowledge of or could not have reasonably foreseen any circumstances which might result in a claim or suit.

DEFINITIONS

1. **INSURED.** The unqualified word "Insured" wherever used in relation to the insurance afforded hereby, includes not only the Named Insured, but also any partner, executive officer, director, stockholder or employee, provided such employee is authorized to act in the administration of the Insured's Employee Benefit Programs.
2. **EMPLOYEE BENEFITS.** The term "Employee Benefits" shall mean group life insurance, group health insurance, profit sharing plans, pensions plans, employee stock subscription plans, employee travel, vacation or savings plans, workmen's compensation, unemployment insurance, social security and disability benefits insurance.
3. **ADMINISTRATION.** As respects the insurance afforded hereby, the unqualified word "Administration", wherever used shall mean:
 - (a) Giving counsel to employees with respect to the Employee Benefit Programs;
 - (b) Interpreting the Employee Benefit Programs;

- (c) Handling of records in connection with the Employee Benefit Programs;
- (d) Effecting enrollment, termination or cancellation of employees under the Employee Benefit Programs; provided all such acts are authorized by the Named Insured.

EXCLUSIONS

The insurance afforded by this endorsement does not apply:

- (a) To any dishonest, fraudulent, criminal or malicious act, libel, slander, discrimination, or humiliation;
- (b) To bodily injury to, or sickness, disease, or death, of any person, or to injury to or destruction of any tangible property, including the loss of use thereof;
- (c) To any claim for failure of performance of contract by any insurer;
- (d) To any claim based upon the Insured's failure to comply with any law concerning Workmen's Compensation, Unemployment Insurance, Social Security or Disability Benefits;
- (e) To any claim based upon failure of stock to perform as represented by an Insured;
- (f) To any claim based upon advice given by an Insured to an employee of the Named Insured to participate or not to participate in stock subscription plans.
- (g) To any claim based upon any actual or alleged error or omission or breach of duty, committed or alleged to have been committed by a trustee, in the discharge of fiduciary duties, obligations or responsibilities imposed by the Federal Employee Retirement Income Security Act of 1974."

CONDITIONS

The conditions of the policy entitled "Insured's Duties in the Event of Occurrence, Claim or Suit", "Action Against Company", "Other Insurance", "Subrogation", "Changes", "Assignment", and "Cancellation" apply to the insurance afforded hereby and the following Conditions apply:

- A. **LIMITS OF LIABILITY.** The Limit of Liability stated in the Declarations as applicable to "each claim" is the limit of the Company's liability for all damages incurred on account of any claim covered hereunder; the limit of liability stated in the Declarations as "aggregate" is, subject to the above provisions respecting each claim, the total limit of the Company's liability for all claims covered hereunder and occurring during each policy year. The inclusion herein of more than one Insured shall not operate to increase the limits of the Company's liability.
- B. **PREMIUM.** The premium stated in the Declarations is an estimated premium only. Upon termination of each annual period of this Policy the Insured, on request will furnish the Company a statement of the total number of employees at the end of the period and the earned premium shall be computed on the average number of employees at the beginning and the end of such period in accordance with the rates set forth in the Declarations. If the earned premium thus computed exceeds the estimated advance premium paid, the Insured shall pay the excess to the Company; if less, the Company shall return to the Insured the unearned portion paid by such Insured subject to the Minimum Premium for this insurance stated in the Declarations.
- C. **TERMS OF ENDORSEMENT CONFORMED TO STATUTE.** Terms of this endorsement which are in conflict with the statutes of the State wherein this policy is issued are hereby amended to conform to such statutes.


Authorized Agent

Named Insured			Endorsement Number 2
Policy Symbol HDO	Policy Number GI 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

DEDUCTIBLE ENDORSEMENT

It is agreed that:

1. (a) The Company's obligation to pay damages on behalf of the Insured under the policy to which this endorsement is attached applies only to damages in excess of the deductible amounts stated in the schedule below.

 (b) However, if the Named Insured or a Claims Servicing Organization acting on behalf of the Named Insured, fails to pay any damages within the deductible amounts after the legal obligation of the Insured becomes definitely determined, the Company shall pay such damages and the Named insured shall reimburse the Company promptly for any part of the deductible amount that has been paid by the Company.
2. The Company has the option to pay any or all of the "Deductible-Per Occurrence" amount to effect settlement of any claim or suit and, upon notification of the action taken, the Named Insured shall reimburse the Company promptly for such part of the deductible amount that has been paid by the Company.
3. The Limits of Liability shown in the Declarations of the policy to which this endorsement is attached, and as amended or supplemented by any applicable Coverage Parts or endorsements, include the amounts for (a) "Deductible-Per Occurrence" and (b) "Deductible-Annual Aggregate" as stated in the schedule below.
4. It is the obligation of the Named Insured to pay the damages covered under the policy up to the "Deductible-Per Occurrence" amount stated in the schedule below; provided however the Named Insured's total annual obligation for such damages shall be limited to the amount stated in the schedule below as "Deductible-Annual Aggregate." In the event such "Deductible-Annual Aggregate" is exhausted by reason of the payment of damages, the Company will pay all subsequent damages covered by the policy and will not require reimbursement for such payments during the remainder of the applicable annual policy period.

fk 3/16/90


 Authorized Agent

CC-IE15 Ptd. In U.S.A.

ORIGINAL

Named Insured			Endorsement Number 2 (continued)
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

If the policy is extended for a period of less than (12) months beyond the annual term set forth in the Declarations:

- (a) The Aggregate Limits of Liability stated in the Declarations, as amended or supplemented by any applicable Coverage Parts or endorsements, and the "Deductible-Per Occurrence" amount stated in the schedule of this endorsement shall apply for the total annual period plus such extension period;
- (b) The "Deductible-Annual Aggregate" amount stated in the schedule of this endorsement, unless amended by any endorsement forming a part of this policy, shall be reinstated to the full amount stated in the schedule.

Termination or cancellation of the policy to which this endorsement is attached shall not reduce the "Deductible-Annual Aggregate amount.

5. Whereas the Named Insured has entered into a written agreement with a qualified claims servicing organization, ESIS, INC., hereinafter called "Claims Servicing Organization", under which the Claims Servicing Organization agrees to provide investigation, defense and settlement services on behalf of the Insured in connection with claims made or suits brought for which insurance is provided by the policy to which this endorsement is attached, it is understood and agreed that the Company has no duty or obligation to provide investigation, defense or settlement services with respect to such claims or suits so long as such agreement with the Claims Servicing Organization remains in effect. The Company has no obligation to pay or contribute to the fees stipulated in the agreement between the Named Insured and the Claims Servicing Organization.

6. The Company shall have the:

- (a) right to control of; and
- (b) right and opportunity to associate with the Insured in the investigation, defense, and settlement of any claim or proceeding arising out of any occurrence (1) to which the insurance provided by the policy applies and (2) which is reasonable likely to exceed the applicable "Deductible-Per Occurrence". In such event, the Insured shall cooperate with the Company to the extent required under the conditions of the policy to which this endorsement is attached.

fk 3/16/90


Authorized Agent

CC-1E15 Ptd. In U.S.A.

ORIGINAL

Named Insured			Endorsement Number 2 (continued)
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

7. All Loss Adjustment Expense incurred as the result of any occurrence to which this insurance applies shall be apportioned between the Insured and the Company as follows:

- (a) If the amount of the judgment or settlement does not exceed the "Deductible-Per Occurrence" amount stated in the schedule below that portion of the Total "Loss Adjustment Expense" in connection with the occurrence shall be added to the amount of the judgement or settlement until the "Deductible-Per Occurrence" amount is equaled. Such combined amount shall contribute to the exhaustion of the "Deductible-Annual Aggregate" amount stated in the schedule below.
- (b) If a claim of suit is settled without payment of damages, the "Loss Adjustment Expense" in connection therewith shall be borne solely by the Insured, up to the amount of the "Deductible-Per Occurrence" amount. Such "Loss Adjustment Expense" as is borne by the Insured shall contribute to the exhaustion of the "Deductible-Annual Aggregate" amount stated in the schedule below.
- (c) If the "Deductible-Annual Aggregate" amount stated in the schedule below is exhausted, "Loss Adjustment Expense" shall be borne entirely by the Company.

8. "Loss Adjustment Expense" shall mean:

- (a) Attorney's fees for claims in suit;
- (b) Court costs and other expenses in connection with investigation, defense or settlement, such as medical examinations, expert testimony, stenographic, witnesses and summons, copies of documents and photographs, premiums on bond to release attachments premium on appeal bonds, and interest on judgements.

"Loss Adjustment Expense" shall not mean salaries of Company employees involved in investigation, defense or settlement not the Company's other general operating expenses.

9. "Deductible-Per Occurrence" shall mean damages which are to be paid by the Named Insured, and which arise from any one occurrence to which insurance applies under policy.

fk 3/16/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number 2 (continued)
Policy Symbol HDO	Policy Number GI 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

10. "Deductible-Annual Aggregate" shall mean, subject to the limit applicable to the "Deductible-Per Occurrence", the total damages to be paid by the Named Insured arising out of all occurrences to which insurance applies during each annual period of this policy, or any extension thereof for less than twelve (12) months.
11. "Damages", as used in this endorsement, shall include No-fault, Uninsured Motorists and Medical Payment benefits when such coverage or coverages are provided under the policy or any of its endorsements.
12. Except as otherwise provided in this endorsement, the terms of the policy, including the Insured's duties in the event of an occurrences, apply irrespective of the application of the deductible amount.

SCHEDULE

Amount

Deductible-Per Occurrence \$1,000,000.
Deductible-Annual Aggregate \$1,000,000.

fk 3/16/90


 Authorized Agent

Named Insured Boy Scouts of America			Endorsement Number 2 (Revised)
Policy Symbol HD0	Policy Number G1 07 54 09-4	Policy Period 3-1-90/91	Effective Date of Endorsement 3-1-90
Issued By (Name of Insurance Company) Insurance Company of North America			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

DEDUCTIBLE ENDORSEMENT

It is agreed that:

1. (a) The Company's obligation to pay damages on behalf of the Insured under the policy to which this endorsement is attached applies only to damages in excess of the deductible amounts stated in the schedule below.

 (b) However, if the Named Insured or a Claims Servicing Organization acting on behalf of the Named Insured, fails to pay any damages within the deductible amounts after the legal obligation of the Insured becomes definitely determined, the Company shall pay such damages and the Named insured shall reimburse the Company promptly for any part of the deductible amount that has been paid by the Company.
2. The Company has the option to pay any or all of the "Deductible-Per Occurrence" amount to effect settlement of any claim or suit and, upon notification of the action taken, the Named Insured shall reimburse the Company promptly for such part of the deductible amount that has been paid by the Company.
3. The Limits of Liability shown in the Declarations of the policy to which this endorsement is attached, and as amended or supplemented by any applicable Coverage Parts or endorsements, include the amounts for (a) "Deductible-Per Occurrence" and (b) "Deductible-Annual Aggregate" as stated in the schedule below.
4. It is the obligation of the Named Insured to pay the damages covered under the policy up to the "Deductible-Per Occurrence" amount stated in the schedule below; provided however the Named Insured's total annual obligation for such damages shall be limited to the amount stated in the schedule below as "Deductible-Annual Aggregate." In the event such "Deductible-Annual Aggregate" is exhausted by reason of the payment of damages, the Company will pay all subsequent damages covered by the policy and will not require reimbursement for such payments during the remainder of the applicable annual policy period.

mb/5-28-91


 Authorized Agent

CG 1E15 Ptd. in U.S.A.

Named Insured Boy Scouts of America			Endorsement Number 2 (continued) (Revised)
Policy Symbol HD0	Policy Number G1 07 54 09-4	Policy Period 3-1-90/91	Effective Date of Endorsement 3-1-90
Issued By (Name of Insurance Company) Insurance Company of North America			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

If the policy is extended for a period of less than (12) months beyond the annual term set forth in the Declarations:

- (a) The Aggregate Limits of Liability stated in the Declarations, as amended or supplemented by any applicable Coverage Parts or endorsements, and the "Deductible-Per Occurrence" amount stated in the schedule of this endorsement shall apply for the total annual period plus such extension period;
- (b) The "Deductible-Annual Aggregate" amount stated in the schedule of this endorsement, unless amended by any endorsement forming a part of this policy, shall be reinstated to the full amount stated in the schedule.

Termination or cancellation of the policy to which this endorsement is attached shall not reduce the "Deductible-Annual Aggregate" amount.

5. Whereas the Named Insured has entered into a written agreement with a qualified claims servicing organization, ESIS, INC., hereinafter called "Claims Servicing Organization", under which the Claims Servicing Organization agrees to provide investigation, defense and settlement services on behalf of the Insured in connection with claims made or suits brought for which insurance is provided by the policy to which this endorsement is attached, it is understood and agreed that the Company has no duty or obligation to provide investigation, defense or settlement services with respect to such claims or suits so long as such agreement with the Claims Servicing Organization remains in effect. The Company has no obligation to pay or contribute to the fees stipulated in the agreement between the Named Insured and the Claims Servicing Organization.
6. The Company shall have the:
 - (a) right to control of; and
 - (b) right and opportunity to associate with the Insured in the investigation, defense, and settlement of any claim or proceeding arising out of any occurrence (1) to which the insurance provided by the policy applies and (2) which is reasonable likely to exceed the applicable "Deductible-Per Occurrence". In such event, the Insured shall cooperate with the Company to the extent required under the conditions of the policy to which this endorsement is attached.

mb/5-28-91


Authorized Agent

CC 1E15 Ptd. in U.S.A.

Named Insured Boy Scouts of America			Endorsement Number 2 (continued) (Revised)
Policy Symbol HD0	Policy Number G1 07 54 09-4	Policy Period 3-1-90/91	Effective Date of Endorsement 3-1-90
Issued By (Name of Insurance Company) Insurance Company of North America			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

7. All Loss Adjustment Expense incurred as the result of any occurrence to which this insurance applies shall be apportioned between the Insured and the Company as follows:
- (a) If the amount of the judgment or settlement does not exceed the "Deductible-Per Occurrence" amount stated in the schedule below that portion of the Total "Loss Adjustment Expense" in connection with the occurrence shall be added to the amount of the judgement or settlement until the "Deductible-Per Occurrence" amount is equaled. Such combined amount shall contribute to the exhaustion of the "Deductible-Annual Aggregate" amount stated in the schedule below.
 - (b) If a claim of suit is settled without payment of damages, the "Loss Adjustment Expense" in connection therewith shall be borne solely by the Insured, up to the amount of the "Deductible-Per Occurrence" amount. Such "Loss Adjustment Expense" as is borne by the Insured shall contribute to the exhaustion of the "Deductible-Annual Aggregate" amount stated in the schedule below.
 - (c) If the "Deductible-Annual Aggregate" amount stated in the schedule below is exhausted, "Loss Adjustment Expense" shall be borne entirely by the Company.
8. "Loss Adjustment Expense" shall mean:
- (a) Attorney's fees for claims in suit;
 - (b) Court costs and other expenses in connection with investigation, defense or settlement, such as medical examinations, expert testimony, stenographic, witnesses and summons, copies of documents and photographs, premiums on bond to release attachments premium on appeal bonds, and interest on judgements.
- "Loss Adjustment Expense" shall not mean salaries of Company employees involved in investigation, defense or settlement not the Company's other general operating expenses.
9. "Deductible-Per Occurrence" shall mean damages which are to be paid by the Named Insured, and which arise from any one occurrence to which insurance applies under policy.

mib/5-29-81


Authorized Agent

CC 1E15 Ptd. in U.S.A.

Named Insured Boy Scouts of America			Endorsement Number 2 (continued) (Revised)
Policy Symbol HD0	Policy Number G1 07 54 09-4	Policy Period 3-1-90-91	Effective Date of Endorsement 3-1-90
Issued By (Name of Insurance Company) Insurance Company of North America			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

10. "Deductible-Annual Aggregate" shall mean, subject to the limit applicable to the "Deductible-Per Occurrence", the total damages to be paid by the Named Insured arising out of all occurrences to which insurance applies during each annual period of this policy, or any extension thereof for less than twelve (12) months.
11. "Damages", as used in this endorsement, shall include No-fault, Uninsured Motorists and Medical Payment benefits when such coverage or coverages are provided under the policy or any of its endorsements.
12. Except as otherwise provided in this endorsement, the terms of the policy, including the Insured's duties in the event of an occurrences, apply irrespective of the application of the deductible amount.

SCHEDULE

Amount

Deductible-Per Occurrence	\$1,000,000.
Deductible-Annual Aggregate	NIL

mb/3-28-81


Authorized Agent

CC 1E15 Ptd. in U.S.A.

Named Insured			Endorsement Number 3
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

EXPLANATORY ENDORSEMENT

It is agreed that the term "damages" as used in the Limits of Liability section shall include "Loss Adjustment Expense" as defined in the Deductible Endorsement.

fk 3/15/90


Authorized Agent

CC-IE15 Ptd. In U.S.A.

ORIGINAL

Named Insured			Endorsement Number 4
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

AMENDMENT OF EXCLUSIONS

1. Exclusion (a) is amended to read:

- (a) to personal injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of (1) any aircraft owned or operated by or rented or loaned to the named insured, or (2) any automobile owned or leased on a long term basis by the Local Councils for the first \$500,000. of Automobile Liability, and to Non-Owned Liability of employees of Local Councils for the first \$500,000. of Automobile Liability, or (3) any automobile owned or leased on a long term basis by the named insured (other than Local Councils referred to in (2) above), but this exclusion does not apply to the parking of an automobile on premises owned by, rented to, or controlled by the named insured or the ways immediately adjoining, if such automobile is not owned by or rented to the named insured or to liability assumed by the insured under contract.

fk 3/15/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number 5
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

CHARTERED ORGANIZATIONS

PRIMARY INSURANCE ENDORSEMENT

Anything in the policy to the contrary notwithstanding it is hereby understood and agreed that, as respects liability arising out of their sponsorship of any scouting activity, this policy shall be primary insurance to any other insurance or self-insurance scheme arranged or purchased by or available to any chartered organization of Boy Scouts of America, as described below; except with respect to such insurance, not directly acquired or arranged on behalf of the chartered organization, as may be available to a chartered organization for loss arising out of a non-owned automobile. And it is further agreed that this insurance is excess of any insurance carried on owned automobiles of the chartered organizations.

DESCRIBED CHARTERED ORGANIZATION

All Chartered Organizations, as on file at the National Office of the Boy Scouts of America,

Chartered Organization shall be defined as "The Chartered Organization, its board of directors or trustees, its officers and employees, as their official and individual capacity. This definition shall also include a specific position: Chartered Organization Representative.

fk 3/15/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number 6
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

It is understood and agreed that condition, other insurance, of this policy is amended to read as follows:

Other Insurance

This policy shall be excess of and shall not contribute with insurance, self-insurance plan, fund or scheme provided to the insureds as defined in "persons or entities insured" (b), (c), (d), (e), (f) under any insurance policy, self-insurance plan, fund or scheme available to such insured including but not limited to Homeowner's Insurance, Automobile Liability Insurance, General Liability Insurance, Automobile Liability Insurance and any other applicable insurance, in the absence of such other insurances, self-insurance, fund or scheme, this insurance shall apply as primary. Amounts payable on behalf of the named insured or an insured under such other insurance, self-insurance, fund or scheme shall reduce the limits of liability of this policy.

fk 3/15/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number 7
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

AMENDMENT TO DEFINITIONS

It is hereby agreed and understood that the definition of Personal Injury is amended to read:

"Personal Injury" means, but is not limited to (1) bodily injury, sickness, disease, disability, and if arising from any of the foregoing, mental anguish; (2) false arrest detention or imprisonment, or malicious prosecution; (3) the publication or utterance of a libel or slander or of other defamatory material, or a publication or utterance in violation of an individual's right of privacy, except when any or the foregoing of this part (3) arises from publications or utterances in the course of or related to advertising, broadcasting, or telecasting activities conducted by or on behalf of the Named Insured; (4) wrongful entry or eviction or other invasion of the right or private occupancy; (5) death, discrimination (unless insurance is prohibited by law); shock, fright; mental anguish (arising out of any cause); humiliation; disparaging statements concerning the condition, value, quality, or use of real or personal property; loss of means of support; wrongful dismissal or termination.

fk 3/15/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

GL 99 16
(Ed. 03 81)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 8

Named Insured

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE
CONTRACTUAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE**

AMENDMENT—LIMITS OF LIABILITY

(Single Limit)

(Policy Aggregate Limit)

SCHEDULE

Coverages	Limits of Liability
Bodily Injury Liability and Property Damage Liability	\$1,000,000 each occurrence \$1,000,000 aggregate

It is agreed that the provisions of the policy captioned "LIMITS OF LIABILITY" relating to Bodily Injury Liability and Property Damage Liability are amended to read as follows:

LIMITS OF LIABILITY

Regardless of the number of (1) insureds under this policy, (2) persons or organizations who sustain **bodily injury** or **property damage**, or (3) claims made or suits brought on account of **bodily injury** or **property damage**, the Company's liability is limited as follows:

Bodily Injury Liability and Property Damage Liability:

- (a) The limit of liability stated in the Schedule of this endorsement as applicable to "each occurrence" is the total limit of the company's liability for all damages including damages for care and loss of services because of **bodily injury** and **property damage** sustained by one or more persons or organizations as a result of any one occurrence, provided that with respect to any occurrence for which notice of this policy is given in lieu of security, or when this policy is certified as proof of financial responsibility under the provisions of the Motor Vehicle Financial Responsibility Law of any state or province, such limit of liability shall be applied to provide the separate limits required by such law for Bodily Injury Liability and Property Damage Liability to the extent of the coverage required by such law, but the separate application of such limit shall not increase the total limit of the company's liability.
- (b) If an aggregate amount is stated in the Schedule, then, subject to the above provision respecting "each occurrence", the total liability of the company for all damages because of all **bodily injury** and **property damage** which occurs during each annual period while this policy is in force commencing from its effective date, shall not exceed the limit of liability stated in the Schedule of this endorsement as "aggregate".
- (c) For the purpose of determining the limit of the company's liability, all **bodily injury** and **property damage** arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

GL 99 16 03 81



INTERIM PREMIUM PAYMENT ENDORSEMENT

Named Insured			Endorsement Number 9
Policy Symbol HDO	Policy Number G1 07 54 09-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

It is hereby agreed that the estimated annual premium for the policy is payable as follows:

Deposit Premium \$ 46,250.

Interim Premiums	\$ 46,250.	Date Payable	6/1/90
	46,250.		9/1/90
	46,250.		12/1/90

Total Estimated Premium \$ 185,000.

It is further agreed that the deposit premium shall be paid upon delivery of the policy and the interim premiums on the indicated dates. Upon expiration of the policy the earned premium shall be computed in accordance with the basis of premium as specified in the policy and the deposit premium and interim premiums shall be credited thereto. If the earned premium exceeds the deposit premium plus the interim premiums, the insured shall immediately pay to the company the additional earned premium; if it be less, the company shall return the difference to the insured but shall, in any event, retain the minimum premium stated in the declarations.


Authorized Agent

PROTECTION AND INDEMNITY

Endorsement #10 (Revised)

SP-23 (Revised 1/56)

Amount Insured \$... 1,000,000... each occurrence
 Premium \$... 1,000,000... aggregate
 Rate Incl.:

No. P.I.

Boy Scouts of America

1325 Walnut Hill Lane, Irving, Texas

hereinafter called the Assured;

Loss, if any, payable to Claimants

In the sum of One Million

Dollars

at and from the 1st day of March, 1990, at 12:01 a.m., Dallas, Texas time
 until the 1st day of March, 1991, at 12:01 a.m., Dallas, Texas time
 against the liabilities of the Assured as hereinafter described, and subject to the terms and conditions hereinafter set forth,
 in respect of the vessel called the All Vessels Owned by the Insured (Tonnage.....) or by whatsoever other names the
 said vessel is or shall be named or called.

In consideration of the Stipulations Herein Named and of Included

Dollars, being Premium at the rate of Included

The Assurer hereby undertakes to make good to the Assured or the Assured's executors, administrators and/or successors, all such loss and/or damage and/or expense as the Assured shall as owners of the vessel named herein have become liable to pay and shall pay on account of the liabilities, risks, events and/or happenings herein set forth:

Loss of Life,
injury and
illness

- (1) Liability for loss of life of, or personal injury to, or illness of, any person, excluding, however, unless otherwise agreed by endorsement hereon, liability under any Compensation Act to any employee of the Assured, (other than a seaman) or in case of death to his beneficiaries or others.

Protection hereunder for loss of life or personal injury arising in connection with the handling of cargo of the vessel named herein shall commence from the time of receipt by the Assured of the cargo on dock or wharf or on craft alongside the said vessel for loading thereon and shall continue until delivery thereof from dock or wharf of discharge or until discharge from the said vessel on to another vessel or craft.

Hospital, medical,
or other
expenses

- (2) Liability for hospital, medical, or other expenses necessarily and reasonably incurred in respect of loss of life of, personal injury to, or illness of any member of the crew of the vessel named herein or any other person. Liability hereunder shall also include burial expenses not exceeding Two Hundred (\$200) Dollars, when necessarily and reasonably incurred by the Assured for the burial of any seaman of said vessel.

Repatriation
expenses

- (3) Liability for repatriation expenses of any member of the crew of the vessel named herein, necessarily and reasonably incurred, under statutory obligation, excepting such expenses as arise out of or ensue from the termination of any agreement in accordance with the terms thereof, or by mutual consent, or by sale of the said vessel, or by other act of the Assured. Wages shall be included in such expenses when payable under statutory obligation, during unemployment due to the wreck or loss of the said vessel.

Damage to
other vessel
or property on
board caused
by collision

- (4) Liability for loss of, or damage to, any other vessel or craft, or to the freight thereof, or property on such other vessel or craft, caused by collision with the vessel named herein, insofar as such liability would not be covered by full insurance under the

(including the four-fourths running-down clause).

Principle of
cross-liabilities
to prevail

- (a) Claims under this clause shall be settled on the principle of cross-liabilities to the same extent only as provided in the running-down clause above mentioned.
 (b) Claims under this clause shall be divided among the several classes of claims enumerated in this policy and each class shall be subject to the deduction and special conditions applicable in respect of such class.
 (c) Notwithstanding the foregoing, if any one or more of the various liabilities arising from such collision has been compromised, settled or adjusted without the written consent of the Assurer, the Assurer shall be relieved of liability for any and all claims under this clause.

Damage to other
vessel or property
on board not
caused by collision

- (5) Liability for loss of or damage to any other vessel or craft, or to property on such other vessel or craft, not caused by collision, provided such liability does not arise by reason of a contract made by the assured.

Where there would be a valid claim hereunder but for the fact that the damaged property belongs to the Assured, the Assurer shall be liable as if such damaged property belonged to another, but only for the excess over any amount recoverable under any other insurance applicable on the property.

Damage to
docks, piers, etc.

- (6) Liability for damage to any dock, pier, harbor, bridge, jetty, buoy, lighthouse, breakwater, structure, beacon, cable, or to any fixed or movable object or property whatsoever, except another vessel or craft, or property on another vessel or craft.

Where there would be a valid claim hereunder but for the fact that the damaged property belongs to the Assured, the Assurer shall be liable as if such damaged property belonged to another, but only for the excess over any amount recoverable under any other insurance applicable on the property.

Removal of
wreck

- (7) Liability for cost or expenses of, or incidental to, the removal of the wreck of the vessel named herein when such removal is compulsory by law, provided, however, that:

(a) There shall be deducted from such claim for cost or expenses, the value of any salvage from or which might have been recovered from the wreck, insuring, or which might have insured, to the benefit of the Assured.

(b) The Assurer shall not be liable for such costs or expenses which would be covered by full insurance under the or claims arising out of hostilities or war-like operations, whether before or after declaration of war.

tion 8 (bb) the Assurer's liability hereunder shall be limited to such as would exist if such clause were contained therein.

- (14) Costs, charges, and expenses reasonably incurred and paid by the Assured in against any liabilities insured against hereunder in respect of the vessel named herein, subject to the agreed deductibles applicable, and subject further to the conditions and limitations hereinafter provided.

GENERAL CONDITIONS AND/OR LIMITATIONS

Warranted that in the event of any occurrence which may result in loss, damage and/or expense for which this Assurer is or may become liable, the Assured will use due diligence to give prompt notice thereof and forward to the Assurer as soon as practicable after receipt thereof, all communications, processes, pleadings and other legal papers or documents relating to such occurrences.

The Assured shall not make any admission of liability, either before or after any occurrence which may result in a claim for which the Assurer may be liable. The Assured shall not interfere in any negotiations of the Assurer, for settlement of any legal proceedings in respect of any occurrences for which the Assurer is liable under this policy; provided, however, that in respect of any occurrence likely to give rise to a claim under this policy, the Assured are obligated to and shall take steps to protect their (and/or the Assurer's) interests as would reasonably be taken in the absence of this or similar insurance. If the Assured shall fail or refuse to settle any claim as authorized by Assurer, the liability of the Assurer to the Assured shall be limited to the amount for which settlement could have been made.

Whenever required by the Assurer the Assured shall aid in securing information and evidence and in obtaining witnesses and shall cooperate with the Assurer in the defense of any claim or suit or in the appeal from any judgment, in respect of any occurrence as hereinbefore provided.

The Assurer shall not be liable for the cost or expense of prosecuting or defending any claim or suit unless the same shall have been incurred with the written consent of the Assurer, or the Assurer shall be satisfied that such approval could not have been obtained under the circumstances without unreasonable delay, or that such costs and charges were reasonably and properly incurred, such cost or expense being subject to the deductible. The cost and expense of prosecuting any claim in which the Assurer shall have an interest by subrogation or otherwise, shall be divided between the Assured and the Assurer, proportionately to the amounts which they would be entitled to receive respectively, if the suit should be successful.

The Assurer shall be liable for the excess where the amount deductible under this policy is exceeded by (A) the cost of investigating and/or successfully defending any claim or suit against the Assured based on a liability or an alleged liability of the Assured covered by this insurance, or (B) the amount paid by the Assured either under a judgment or an agreed settlement based on the liability covered herein including all costs, expenses of defense and taxable disbursements.

The Assurer shall be subrogated to all the rights which the Assured may have against any other person or entity, in respect of any payment made under this policy, to the extent of such payment, and the Assured shall, upon the request of the Assurer, execute all documents necessary to secure to the Assurer such rights.

The Assurer shall be entitled to take credit for any profit accruing to the Assured by reason of any negligence or wrongful act of the Assured's servants or agents, up to the measure of their loss, or to recover for their own account from third parties any damage that may be provable by reason of such negligence or wrongful act.

Provided that where the Assured is, irrespective of this insurance, covered or protected against any loss or claim which would otherwise have been paid by the Assurer, under this policy, there shall be no contribution by the Assurer on the basis of double insurance or otherwise.

No claim or demand against the Assurer under this policy shall be assigned or transferred, and no person, excepting a legally appointed receiver of the property of the Assured, shall acquire any right against the Assurer by virtue of this insurance without the expressed consent of the Assurer.

No action shall lie against the Assurer for the recovery of any loss sustained by the Assured unless such action is brought against the Assurer within one year after the final judgment or decree is entered in the litigation against the Assured, or in case the claim against the Assurer accrues without the entry of such final judgment or decree, unless such action is brought within one year from the date of the payment of such claim.

The Assurer shall not be liable for any claim not presented to the Assurer with proper proofs of loss within six (6) months after payment thereof by the Assured.

At the expiration of this policy, the Assurer is to return for each thirty (30) consecutive days during the term of this insurance the vessel may be laid up in a safe port; or for each thirty (30) consecutive days during the term of this insurance the vessel may be laid up in a safe port without loading and/or discharging and without crew or cargo on board, provided the Assured give written notice to the Assurer as soon as practicable after the commencement and the termination of such lay-up period.

Cancellation provisions:

(a) If the vessel named herein should be sold or requisitioned and this policy be cancelled and surrendered, the Assurer to return for each thirty (30) consecutive days of the unexpired term of this insurance.

(b) In the event of non-payment of premium within sixty (60) days after attachment, this policy may be cancelled by the Assurer upon five (5) days' written notice being given the Assured.

(c) In the event that Sections 182 to 189, both inclusive, of U. S. Code, Title 46, or any other existing law or laws determining or limiting liability of shipowners and carriers, or any of them, shall, while this policy is in force, be modified, amended or repealed, or the liabilities of shipowners or carriers be increased in any respect by legislative enactment, the Assurer shall have the right to cancel said insurance upon giving thirty (30) days' written notice of their intention so to do, and in the event of such cancellation, make return of premium upon a pro rata daily basis.

Notwithstanding anything to the contrary contained in this policy, no liability attaches to the Assurer:

For any loss, damage, or expense which would be payable under the terms of the form of policy on hull and machinery, etc., if the vessel were fully covered by such insurance sufficient in amount to pay such loss, damage, or expense.

For any loss, damage or expense sustained by reason of capture, seizure, arrest, restraint or detainment, or the consequence thereof or of any attempt thereof; or sustained in consequence of military, naval or air action by force of arms, including mines and torpedoes or other missiles or engines of war, whether of enemy or friendly origin; or sustained in consequence of placing the vessel in jeopardy as an act or measure of war taken in the actual process of a military engagement, including embarking or disembarking troops or material of war in the immediate zone of such engagement; and any such loss, damage and expense shall be excluded from this policy without regard to whether the Assured's liability therefor is based on negligence or otherwise, and whether before or after a declaration of war.

For any loss, damage, or expense arising from the cancellation or breach of any charter, bad debts, fraud of agents, insolvency, loss of freight hire or demurrage, or as a result of the breach of any undertaking to load any cargo, or in respect of the vessel named herein engaging in any unlawful trade or performing any unlawful act, with the knowledge of the Assured.

Cargo	(8) Liability for loss of, or damage to, or in connection with cargo or other property, excluding mail and parcel post, including baggage and personal effects of passengers, to be carried, carried, or which has been carried on board the vessel named herein: <u>Provided, however, that no liability shall exist under this provision for:</u>
Specie, bullion, precious stones, etc.	(a) Loss, damage or expense arising out of or in connection with the custody, care, carriage or delivery of specie, bullion, precious stones, precious metals, jewelry, silks, furs, bank notes, bonds or other negotiable documents or similar valuable property, unless specially agreed to and accepted for transportation under a form of contract approved, in writing, by the Assurer.
Refrigeration	(b) Loss of, or damage to, or in connection with cargo requiring refrigeration unless the space, apparatus and means used for the care, custody, and carriage thereof have been surveyed by a classification surveyor or other competent disinterested surveyor under working conditions before the commencement of each voyage and found in all respects fit, and unless accepted for transportation under a form of contract approved, in writing, by the Assurer.
Passengers' effects	(c) Loss, damage, or expense in connection with any passenger's baggage or personal effects, unless the form of ticket issued to the passenger shall have been approved, in writing, by the Assurer.
Stowage in improper places	(d) Loss, damage, or expense arising from stowage of underdeck cargo on deck or stowage of cargo in spaces not suitable for its carriage, unless the Assured shall show that every reasonable precaution has been taken by him to prevent such improper stowage.
Deviation	(e) Loss, damage, or expense arising from any deviation, or proposed deviation, not authorized by the contract of affreightment, known to the Assured in time to insure specifically the liability therefor, unless notice thereof is given to the Assurer and the Assurer agrees, in writing, that such insurance is unnecessary.
Freight on cargo short delivered	(f) Freight on cargo short delivered, whether or not prepaid or whether or not included in the claim and paid by the Assured.
Misdescription of Goods	(g) Loss, damage, or expense arising out of or as a result of the issuance of Bills of Lading which, to the knowledge of the Assured, improperly describes the goods or their containers as to condition or quantity.
Failure to surrender Bill of Lading	(h) Loss, damage, or expense arising out of delivery of cargo without surrender of Bill of Lading.
Protective clauses required in contract of affreightment	And provided further that (aa) Liability hereunder shall in no event exceed that which would be imposed by law in the absence of contract. (bb) Liability hereunder shall be limited to such as would exist if the Charter Party, Bill of Lading or Contract of Affreightment contained the following clause (in substitution for the clause commonly known as the Jason Clause): "In the event of accident, danger, damage or disaster before or after commencement of the voyage, resulting from any cause whatsoever, whether due to negligence or not, for which, or for the consequences of which, the shipowner is not responsible, by statute or contract or otherwise, the shippers, consignees or owners of the cargo shall contribute with the shipowner in general average to the payment of any sacrifices, losses or expenses of a general average nature that may be made or incurred, and shall pay salvage and special charges incurred in respect of the cargo." When cargo is carried by the vessel named herein under a bill of lading or similar document of title subject or made subject to the Carriage of Goods by Sea Act, April 16, 1936, liability hereunder shall be limited to such as is imposed by said Act, and if the Assured or the vessel named herein assumes any greater liability or obligation than the minimum liabilities and obligations imposed by said Act, such greater liability or obligation shall not be covered hereunder. When cargo is carried by the vessel named herein under a charter party, bill of lading or contract of affreightment not subject or made subject to the Carriage of Goods by Sea Act, April 16, 1936, liability hereunder shall be limited to such as would exist if said charter party, bill of lading, or contract of affreightment contained the following clauses: a clause limiting the Assured's liability for total loss or damage to goods shipped to Two Hundred and Fifty (\$250) Dollars per package, or in case of goods not shipped in packages, per customary freight unit, and providing for pro rata adjustment on such basis for partial loss or damage; a clause exempting the Assured and the vessel named herein from liability for losses arising from unseaworthiness, even though existing at the beginning of the voyage, provided that due diligence shall have been exercised to make the vessel seaworthy and properly manned, equipped, and supplied; a clause providing that the carrier shall not be liable for claims in respect of cargo unless notice of claim is given within the time limited in such Bill of Lading and suit is brought thereon within the limited time prescribed therein; and such other protective clauses as are commonly in use in the particular trade; provided the incorporation of such clauses is not contrary to law. The foregoing provisions as to the contents of the Bill of Lading and the limitation of the Assurer's liability may, however, be waived or altered by the Assurers on terms agreed, in writing.
Limit per package	(cc) Where cargo on board the vessel named herein is the property of the Assured, such cargo shall be deemed to be carried under a contract containing the protective clauses described in the preceding paragraph, and such cargo shall be deemed to be fully insured under the usual form of cargo policy, and in case of loss thereof or damage thereto the Assured shall be insured hereunder in respect of such loss or damage only to the extent that they would have been covered if said cargo had belonged to another, but only in the event and to the extent that the loss or damage would not be recoverable under a cargo policy as hereinbefore specified.
Cotton Bills of Lading	(dd) The Assured's liability for claims under Custody Cotton Bills of Lading issued under the conditions laid down by the Liverpool Bill of Lading Conference Committee, is covered subject to previous notice of contract and payment of an extra premium of two (2) cents per ton gross register per voyage, but such additional premium shall be waived provided every bale is re-marked at port of shipment on another portion of the bale.
Land transportation not included	(ee) No liability shall exist hereunder for any loss, damage or expense in respect of cargo or other property being transported on land or on another vessel. No liability shall exist hereunder for any loss, damage or expense in respect of cargo before loading on or after discharge from the vessel named herein caused by flood, tide, windstorm, earthquake, fire, explosion, heat, cold, deterioration, collapse of wharf, leaky shed, theft or pilferage unless such loss, damage or expense is caused directly by the vessel named herein, her master, officers or crew.
Customs, immigration or other fines or penalties	(9) Liability for fines and penalties, including expenses necessarily and reasonably incurred in avoiding or mitigating same, for the violation of any of the laws of the United States, or of any State thereof, or of any foreign country; provided, however, that the Assurer shall not be liable to indemnify the Assured against any such fines or penalties resulting directly or indirectly from the failure, neglect, or default of the Assured or his managing officers or managing agents to exercise the highest degree of diligence to prevent a violation of any such laws.
Mutiny or other misconduct	(10) Expenses incurred in resisting any unfounded claim by the master or crew or other persons employed on the vessel named herein, or in prosecuting such persons in case of mutiny or other misconduct.
Extraordinary expenses in case of quarantine, etc.	(11) Liability for extraordinary expenses resulting from outbreak of plague or other contagious disease, including such expenses incurred for disinfection of the vessel named herein or persons on board, or for quarantine, but excluding the ordinary expenses of loading and/or discharging, and the wages and provisions of crew and passengers; each claim under this provision is subject to a deduction of Two Hundred (\$200) Dollars. It is provided further, however, that if the vessel named herein be ordered to proceed to a port when it is or should be known that calling there will subject the vessel to the extraordinary expenses above mentioned, or to quarantine or disinfection there or elsewhere, the Assurer shall be under no obligation to indemnify the Assured for any such expenses.
Deviation for purpose of landing injured	(12) Net loss due to deviation incurred solely for the purpose of landing an injured or sick seaman in respect of port charges incurred, insurance, bunkers, stores, and provisions consumed as a result of the deviation.

For any loss, damage, expense, or claim arising out of or having relation to the towage of any other vessel or craft, whether under agreement or not, unless such towage was to assist such other vessel or craft in distress to a port or place of safety, provided, however, that this clause shall not apply to claims under this policy for loss of life or personal injury to passengers and/or members of the crew of the vessel named herein arising as a result of towing.

For any claim for loss of life or personal injury in relation to the handling of cargo where such claim arises under a contract of indemnity between the Assured and his sub-contractor.

It is expressly understood and agreed if and when the Assured under this policy has any interest other than as a shipowner in the vessel or vessels named herein, in no event shall the Assurer be liable hereunder to any greater extent than if such Assured were the owner and were entitled to all the rights of limitation to which a shipowner is entitled.

Unless otherwise agreed by endorsement to this policy, liability hereunder shall in no event exceed that which would be imposed on the Assured by law in the absence of contract.

Liability hereunder in respect of any one accident or occurrence is limited to the amount hereby insured.

Attached to and forming part of Policy No. _____ of _____

PROTECTION AND INDEMNITY

Endorsement #10

SP-23 (Revised 1/56)

Amount Insured \$ 1,000,000, each occurrence
 Premium \$ 1,000,000, aggregate
 Rate Incl.

No. P.I.

Boy Scouts of America

1325 Walnut Hill Lane, Irving, Texas

hereinafter called the Assured;

Loss, if any, payable to Claimants

or order

In the sum of One Million

Dollars

at and from the 1st day of March, 1990 at 12:01 a.m., Dallas, Texas time

until the 1st day of March, 1991 at 12:01 a.m., Dallas, Texas time

against the liabilities of the Assured as hereinafter described, and subject to the terms and conditions hereinafter set forth,
 in respect of the vessel called the All Vessels Owned by the Insured (Tonnage) or by whatsoever other names the said vessel is or shall be named or called.

In consideration of the Stipulations Herein Named and of Included

Dollars, being Premium at the rate of Included

The Assurer hereby undertakes to make good to the Assured or the Assured's executors, administrators and/or successors, all such loss and/or damage and/or expense as the Assured shall as owners of the vessel named herein have become liable to pay and shall pay on account of the liabilities, risks, events and/or happenings herein set forth:

Loss of Life,
injury and
illness

- (1) Liability for loss of life of, or personal injury to, or illness of, any person, excluding, however, unless otherwise agreed by endorsement hereon, liability under any Compensation Act to any employee of the Assured, (other than a seaman) or in case of death to his beneficiaries or others.

Protection hereunder for loss of life or personal injury arising in connection with the handling of cargo of the vessel named herein shall commence from the time of receipt by the Assured of the cargo on dock or wharf or on craft alongside the said vessel for loading thereon and shall continue until delivery thereof from dock or wharf of discharge or until discharge from the said vessel on to another vessel or craft.

Hospital, medical,
or other
expenses

- (2) Liability for hospital, medical, or other expenses necessarily and reasonably incurred in respect of loss of life of, personal injury to, or illness of any member of the crew of the vessel named herein or any other person. Liability hereunder shall also include burial expenses not exceeding Two Hundred (\$200) Dollars, when necessarily and reasonably incurred by the Assured for the burial of any seaman of said vessel.

Repatriation
expenses

- (3) Liability for repatriation expenses of any member of the crew of the vessel named herein, necessarily and reasonably incurred, under statutory obligation, excepting such expenses as arise out of or ensue from the termination of any agreement in accordance with the terms thereof, or by mutual consent, or by sale of the said vessel, or by other act of the Assured. Wages shall be included in such expenses when payable under statutory obligation, during unemployment due to the wreck or loss of the said vessel.

Damage to
other vessel
or property on
board caused
by collision

- (4) Liability for loss of, or damage to, any other vessel or craft, or to the freight thereof, or property on such other vessel or craft, caused by collision with the vessel named herein, insofar as such liability would not be covered by full insurance under the

Principle of
cross-liabilities
to prevail

(including the four-fourths running-down clause).

- (a) Claims under this clause shall be settled on the principle of cross-liabilities to the same extent only as provided in the running-down clause above mentioned.

- (b) Claims under this clause shall be divided among the several classes of claims enumerated in this policy and each class shall be subject to the deduction and special conditions applicable in respect of such class.

- (c) Notwithstanding the foregoing, if any one or more of the various liabilities arising from such collision has been compromised, settled or adjusted without the written consent of the Assurer, the Assurer shall be relieved of liability for any and all claims under this clause.

Damage to other
vessel or property
on board not
caused by collision

- (5) Liability for loss of or damage to any other vessel or craft, or to property on such other vessel or craft, not caused by collision, provided such liability does not arise by reason of a contract made by the assured.

Where there would be a valid claim hereunder but for the fact that the damaged property belongs to the Assured, the Assurer shall be liable as if such damaged property belonged to another, but only for the excess over any amount recoverable under any other insurance applicable on the property.

Damage to
docks, piers, etc.

- (6) Liability for damage to any dock, pier, harbor, bridge, jetty, buoy, lighthouse, breakwater, structure, beacon, cable, or to any fixed or movable object or property whatsoever, except another vessel or craft, or property on another vessel or craft.

Where there would be a valid claim hereunder but for the fact that the damaged property belongs to the Assured, the Assurer shall be liable as if such damaged property belonged to another, but only for the excess over any amount recoverable under any other insurance applicable on the property.

Removal of
wreck

- (7) Liability for cost or expenses of, or incidental to, the removal of the wreck of the vessel named herein when such removal is compulsory by law, provided, however, that:

- (a) There shall be deducted from such claim for cost or expenses, the value of any salvage from or which might have been recovered from the wreck, inuring, or which might have insured, to the benefit of the Assured.

- (b) The Assurer shall not be liable for such costs or expenses which would be covered by full insurance under the or claims arising out of hostilities or war-like operations, whether before or after declaration of war.

Cargo	(8) Liability for loss of, or damage to, or in connection with cargo or other property, excluding mail and parcel post, including baggage and personal effects of passengers, to be carried, carried, or which has been carried on board the vessel named herein:
	<u>Provided, however, that no liability shall exist under this provision for:</u>
Specie, bullion, precious stones, etc.	(a) Loss, damage or expense arising out of or in connection with the custody, care, carriage or delivery of specie, bullion, precious stones, precious metals, jewelry, silks, furs, bank notes, bonds or other negotiable documents or similar valuable property, unless specially agreed to and accepted for transportation under a form of contract approved, in writing, by the Assurer.
Refrigeration	(b) Loss of, or damage to, or in connection with cargo requiring refrigeration unless the space, apparatus and means used for the care, custody, and carriage thereof have been surveyed by a classification surveyor or other competent disinterested surveyor under working conditions before the commencement of each voyage and found in all respects fit, and unless accepted for transportation under a form of contract approved, in writing, by the Assurer.
Passengers' effects	(c) Loss, damage, or expense in connection with any passenger's baggage or personal effects, unless the form of ticket issued to the passenger shall have been approved, in writing, by the Assurer.
Stowage in improper places	(d) Loss, damage, or expense arising from stowage of underdeck cargo on deck or stowage of cargo in spaces not suitable for its carriage, unless the Assured shall show that every reasonable precaution has been taken by him to prevent such improper stowage.
Deviation	(e) Loss, damage, or expense arising from any deviation, or proposed deviation, not authorized by the contract of affreightment, known to the Assured in time to insure specifically the liability therefor, unless notice thereof is given to the Assurer and the Assurer agrees, in writing, that such insurance is unnecessary.
Freight on cargo short delivered	(f) Freight on cargo short delivered, whether or not prepaid or whether or not included in the claim and paid by the Assured.
Misdescription of Goods	(g) Loss, damage, or expense arising out of or as a result of the issuance of Bills of Lading which, to the knowledge of the Assured, improperly describe the goods or their containers as to condition or quantity.
Failure to surrender Bill of Lading	(h) Loss, damage, or expense arising out of delivery of cargo without surrender of Bill of Lading.
Protective clauses required in contract of affreightment	And provided further that (aa) Liability hereunder shall in no event exceed that which would be imposed by law in the absence of contract. (bb) Liability hereunder shall be limited to such as would exist if the Charter Party, Bill of Lading or Contract of Affreightment contained the following clause (in substitution for the clause commonly known as the Jason Clause): "In the event of accident, danger, damage or disaster before or after commencement of the voyage, resulting from any cause whatsoever, whether due to negligence or not, for which, or for the consequences of which, the shipowner is not responsible, by statute or contract or otherwise, the shippers, consignees or owners of the cargo shall contribute with the shipowner in general average to the payment of any sacrifices, losses or expenses of a general average nature that may be made or incurred, and shall pay salvage and special charges incurred in respect of the cargo." When cargo is carried by the vessel named herein under a bill of lading or similar document of title subject or made subject to the Carriage of Goods by Sea Act, April 16, 1936, liability hereunder shall be limited to such as is imposed by said Act, and if the Assured or the vessel named herein assumes any greater liability or obligation than the minimum liabilities and obligations imposed by said Act, such greater liability or obligation shall not be covered hereunder. When cargo is carried by the vessel named herein under a charter party, bill of lading or contract of affreightment not subject or made subject to the Carriage of Goods by Sea Act, April 16, 1936, liability hereunder shall be limited to such as would exist if said charter party, bill of lading, or contract of affreightment contained the following clauses: a clause limiting the Assured's liability for total loss or damage to goods shipped to Two Hundred and Fifty (\$250) Dollars per package, or in case of goods not shipped in packages, per customary freight unit, and providing for pro rata adjustment on such basis for partial loss or damage; a clause exempting the Assured and the vessel named herein from liability for losses arising from unseaworthiness, even though existing at the beginning of the voyage, provided that due diligence shall have been exercised to make the vessel seaworthy and properly manned, equipped, and supplied; a clause providing that the carrier shall not be liable for claims in respect of cargo unless notice of claim is given within the time limited in such Bill of Lading and suit is brought thereon within the limited time prescribed therein; and such other protective clauses as are commonly in use in the particular trade; provided the incorporation of such clauses is not contrary to law.
Limit per package	The foregoing provisions as to the contents of the Bill of Lading and the limitation of the Assurer's liability may, however, be waived or altered by the Assurers on terms agreed, in writing.
Assured's own cargo	(cc) Where cargo on board the vessel named herein is the property of the Assured, such cargo shall be deemed to be carried under a contract containing the protective clauses described in the preceding paragraph, and such cargo shall be deemed to be fully insured under the usual form of cargo policy, and in case of loss thereof or damage thereto the Assured shall be insured hereunder in respect of such loss or damage only to the extent that they would have been covered if said cargo had belonged to another, but only in the event and to the extent that the loss or damage would not be recoverable under a cargo policy as hereinbefore specified.
Cotton Bills of Lading	(dd) The Assured's liability for claims under Cotton Bills of Lading issued under the conditions laid down by the Liverpool Bill of Lading Conference Committee, is covered subject to previous notice of contract and payment of an extra premium of two (2¢) cents per ton gross register per voyage, but such additional premium shall be waived provided every bale is re-marked at port of shipment on another portion of the bale.
Land transportation not included	(ee) No liability shall exist hereunder for any loss, damage or expense in respect of cargo or other property being transported on land or on another vessel. No liability shall exist hereunder for any loss, damage or expense in respect of cargo before loading on or after discharge from the vessel named herein caused by flood, tide, windstorm, earthquake, fire, explosion, heat, cold, deterioration, collapse of wharf, leaky shed, theft or pilferage unless such loss, damage or expense is caused directly by the vessel named herein, her master, officers or crew.
Customs, immigration or other fines or penalties	(9) Liability for fines and penalties, including expenses necessarily and reasonably incurred in avoiding or mitigating same, for the violation of any of the laws of the United States, or of any State thereof, or of any foreign country; provided, however, that the Assurer shall not be liable to indemnify the Assured against any such fines or penalties resulting directly or indirectly from the failure, neglect, or default of the Assured or his managing officers or managing agents to exercise the highest degree of diligence to prevent a violation of any such laws.
Mutiny or other misconduct	(10) Expenses incurred in resisting any unfounded claim by the master or crew or other persons employed on the vessel named herein, or in prosecuting such persons in case of mutiny or other misconduct.
Extraordinary expenses in case of quarantine, etc.	(11) Liability for extraordinary expenses resulting from outbreak of plague or other contagious disease, including such expenses incurred for disinfection of the vessel named herein or persons on board, or for quarantine, but excluding the ordinary expenses of loading and/or discharging, and the wages and provisions of crew and passengers; each claim under this provision is subject to a deduction of Two Hundred (\$200) Dollars. It is provided further, however, that if the vessel named herein be ordered to proceed to a port when it is or should be known that calling there will subject the vessel to the extraordinary expenses above mentioned, or to quarantine or disinfection there or elsewhere, the Assurer shall be under no obligation to indemnify the Assured for any such expenses.
Deviation for purpose of landing injured -- III	(12) Net loss due to deviation incurred solely for the purpose of landing an injured or sick seaman in respect of port charges incurred, insurance, bunkers, stores, and provisions consumed as a result of the deviation.

tion of general
average

cannot recover same from any other source; subject however, to the provisions of Section (C) and provided, that in the Charter Party, Bill of Lading, or Contract of Affreightment does not contain the quoted clause under Section 8 (bb) the Assurer's liability hereunder shall be limited to such as would exist if such clause were contained therein.

Costs and
charges

- (14) Costs, charges, and expense. Reasonably incurred and paid by the Assured in a . . . use against any liabilities insured against hereunder in respect of the vessel named herein, subject to the agreed deductibles applicable, and subject further to the conditions and limitations hereinafter provided.

GENERAL CONDITIONS AND/OR LIMITATIONS

Prompt notice
of claim

Warranted that in the event of any occurrence which may result in loss, damage and/or expense for which this Assurer is or may become liable, the Assured will use due diligence to give prompt notice thereof and forward to the Assurer as soon as practicable after receipt thereof, all communications, processes, pleadings and other legal papers or documents relating to such occurrences.

Settlement of
claims

The Assured shall not make any admission of liability, either before or after any occurrence which may result in a claim for which the Assurer may be liable. The Assured shall not interfere in any negotiations of the Assurer, for settlement of any legal proceedings in respect of any occurrences for which the Assurer is liable under this policy; provided, however, that in respect of any occurrence likely to give rise to a claim under this policy, the Assured are obligated to and shall take steps to protect their (and/or the Assurer's) interests as would reasonably be taken in the absence of this or similar insurance. If the Assured shall fail or refuse to settle any claim as authorized by Assurer, the liability of the Assurer to the Assured shall be limited to the amount for which settlement could have been made.

Assured to
assist with
evidence in
defense, etc.

Whenever required by the Assurer the Assured shall aid in securing information and evidence and in obtaining witnesses and shall cooperate with the Assurer in the defense of any claim or suit or in the appeal from any judgment, in respect of any occurrence as hereinbefore provided.

Law costs

The Assurer shall not be liable for the cost or expense of prosecuting or defending any claim or suit unless the same shall have been incurred with the written consent of the Assurer, or the Assurer shall be satisfied that such approval could not have been obtained under the circumstances without unreasonable delay, or that such costs and charges were reasonably and properly incurred, such cost or expense being subject to the deductible. The cost and expense of prosecuting any claim in which the Assurer shall have an interest by subrogation or otherwise, shall be divided between the Assured and the Assurer, proportionately to the amounts which they would be entitled to receive respectively, if the suit should be successful.

The Assurer shall be liable for the excess where the amount deductible under this policy is exceeded by (A) the cost of investigating and/or successfully defending any claim or suit against the Assured based on a liability or an alleged liability of the Assured covered by this insurance, or (B) the amount paid by the Assured either under a judgment or an agreed settlement based on the liability covered herein including all costs, expenses of defense and taxable disbursements.

subrogation

The Assurer shall be subrogated to all the rights which the Assured may have against any other person or entity, in respect of any payment made under this policy, to the extent of such payment, and the Assured shall, upon the request of the Assurer, execute all documents necessary to secure to the Assurer such rights.

The Assurer shall be entitled to take credit for any profit accruing to the Assured by reason of any negligence or wrongful act of the Assured's servants or agents, up to the measure of their loss, or to recover for their own account from third parties any damage that may be provable by reason of such negligence or wrongful act.

cover
elsewhere

Provided that where the Assured is, irrespective of this insurance, covered or protected against any loss or claim which would otherwise have been paid by the Assurer, under this policy, there shall be no contribution by the Assurer on the basis of double insurance or otherwise.

Assignments

No claim or demand against the Assurer under this policy shall be assigned or transferred, and no person, excepting a legally appointed receiver of the property of the Assured, shall acquire any right against the Assurer by virtue of this insurance without the expressed consent of the Assurer.

actions against
assurers

No action shall lie against the Assurer for the recovery of any loss sustained by the Assured unless such action is brought against the Assurer within one year after the final judgment or decree is entered in the litigation against the Assured, or in case the claim against the Assurer accrues without the entry of such final judgment or decree, unless such action is brought within one year from the date of the payment of such claim.

Time
limitation

The Assurer shall not be liable for any claim not presented to the Assurer with proper proofs of loss within six (6) months after payment thereof by the Assured.

Lay-up
returns

At the expiration of this policy, the Assurer is to return . . . for each thirty (30) consecutive days during the term of this insurance the vessel may be laid up in a safe port; or . . . for each thirty (30) consecutive days during the term of this insurance the vessel may be laid up in a safe port without loading and/or discharging and without crew or cargo on board, provided the Assured give written notice to the Assurer as soon as practicable after the commencement and the termination of such lay-up period.

Cancellation provisions:

(a) If the vessel named herein should be sold or requisitioned and this policy be cancelled and surrendered, the Assurer to return . . . for each thirty (30) consecutive days of the unexpired term of this insurance.

(b) In the event of non-payment of premium within sixty (60) days after attachment, this policy may be cancelled by the Assurer upon five (5) days' written notice being given the Assured.

(c) In the event that Sections 182 to 189, both inclusive, of U. S. Code, Title 46, or any other existing law or laws determining or limiting liability of shipowners and carriers, or any of them, shall, while this policy is in force, be modified, amended or repealed, or the liabilities of shipowners or carriers be increased in any respect by legislative enactment, the Assurer shall have the right to cancel said insurance upon giving thirty (30) days' written notice of their intention so to do, and in the event of such cancellation, make return of premium upon a pro rata daily basis.

Notwithstanding anything to the contrary contained in this policy, no liability attaches to the Assurer:

For any loss, damage, or expense which would be payable under the terms of the . . . form of policy on hull and machinery, etc., if the vessel were fully covered by such insurance sufficient in amount to pay such loss, damage, or expense.

For any loss, damage or expense sustained by reason of capture, seizure, arrest, restraint or detainment, or the consequence thereof or of any attempt thereat; or sustained in consequence of military, naval or air action by force of arms, including mines and torpedoes or other missiles or engines of war, whether of enemy or friendly origin; or sustained in consequence of placing the vessel in jeopardy as an act or measure of war taken in the actual process of a military engagement, including embarking or disembarking troops or material of war in the immediate zone of such engagement; and any such loss, damage and expense shall be excluded from this policy without regard to whether the Assured's liability therefor is based on negligence or otherwise, and whether before or after a declaration of war.

For any loss, damage, or expense arising from the cancellation or breach of any charter, bad debts, fraud of agents, insolvency, loss of freight hire or demurrage, or as a result of the breach of any undertaking to load any cargo, or in respect of the vessel named herein engaging in any unlawful trade or performing any unlawful act, with the knowledge of the Assured.

For any loss, damage, expense, or claim arising out of or having relation to the towage of any other vessel or craft, whether under agreement or not, unless such towage was to assist such other vessel or craft in distress to a port or place of safety, provided, however, that this clause shall not apply to claims under this policy for loss of life or personal injury to passengers and/or members of the crew of the vessel named herein arising as a result of towing.

For any claim for loss of life or personal injury in relation to the handling of cargo where such claim arises under a contract of indemnity between the Assured and his sub-contractor.

It is expressly understood and agreed if and when the Assured under this policy has any interest other than as a shipowner in the vessel or vessels named herein, in no event shall the Assurer be liable hereunder to any greater extent than if such Assured were the owner and were entitled to all the rights of limitation to which a shipowner is entitled.

Unless otherwise agreed by endorsement to this policy, liability hereunder shall in no event exceed that which would be imposed on the Assured by law in the absence of contract.

Liability hereunder in respect of any one accident or occurrence is limited to the amount hereby insured.

Attached to and forming part of Policy No. _____ of _____

Named Insured			Endorsement Number 11
Policy Symbol HDO	Policy Number GI 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

AMENDMENT TO PROTECTION & INDEMNITY FORM SP-23

It is agreed that all wording in Coverage Part Protection & Indemnity Form SP-23 stating that Assurer will "indemnify" or "make good to" the Assured is amended to read "pay on behalf of".

fk 3/15/90


Authorized Agent

CC-IE15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number 12
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ASBESTOS EXCLUSION

In consideration of the premium charged, this policy does not apply to any loss, demand, claim or suit arising out of or related in any way to asbestos or asbestos-containing materials.

The Company shall have no duty of any kind with respect to any such loss, demand, claim or suit.

This endorsement applies to all coverages under this policy.

fk 3-15-90


Authorized Agent

CC-1E15 Ptd. In U.S.A.

ORIGINAL

Named Insured			Endorsement Number 13
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

CONTAMINATION OR POLLUTION EXCLUSION - ABSOLUTE

This Policy does not apply:

to bodily injury or property damage arising out of the discharge, dispersal, release or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water.

This insurance also does not apply to any cost or expense arising out of any demand or request that an Insured test for, assess, monitor, clean up, remove, contain, treat, detoxify, or neutralize any pollutants. This includes demands, directives, complaints, suits, or requests brought by any governmental entity or by any person or group of persons.

INA shall not have the duty to defend any claim or suit seeking to impose such costs, expenses, liability for such damages or any other relief.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including, but not limited to smoke, vapors, soot, fumes, acids, alkalis, chemicals and waste, including materials to be recycled, reconditioned, or reclaimed.

fk 03-15-90


Authorized Agent

CC-IE15 Ptd. In U.S.A.

ORIGINAL

Named Insured			Endorsement Number 14
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

CONTRACTUAL LIABILITY ENDORSEMENT

In consideration for an additional deposit of \$ NA, the insuring agreements of the policy to which this Contractual Liability Endorsement is attached are hereby extended to cover the liability for bodily injuries, including resulting death and damage to property, which liability the insured has assumed by virtue of the following wording contained in an agreement entered into between the Insured and Burlington Northern Railroad Company, numbered 221,296 and dated April 1st, 1976.

Permittee shall and hereby does release and discharge Railroad of and from any and all liability for damage to or destruction of the said facility, or any property of Permittee thereon; and shall and hereby does assume any and all liability for injury to or death of persons, or loss of or damage to property in any manner arising from or during the construction, use, maintenance, repair or removal of said facility, however such injury, death, loss, damage or destruction aforesaid may occur or be caused; and shall and hereby does indemnify and save harmless Railroad of and from any and all claims, demands, suits, actions, damages, recoveries, judgments, costs or expenses arising or growing out of or in connection with any such injury, death, loss, damage or destruction aforesaid. Permittee further agrees to appear and defend in the name of Railroad any suits or actions at law brought against it on account of any such personal injuries, death or damage to property, and to pay and satisfy any final judgment that may be rendered against the Railroad in any such suit or action. The liability assumed by Permittee herein shall not be affected or diminished by the fact, if it be a fact, that any such suit or action brought against Railroad may arise out of negligence of Railroad, its officers, agents, or employees, or be contributed to by such negligence.

This endorsement is issued subject to all agreements, exclusions, conditions, declarations and other terms contained in the policy, except as modified by this endorsement.

Ten days written notice shall be given to Burlington Northern Railroad Company, addressed to the Division Superintendent, 1670 South Henderson Street, Galesburg, Illinois 61401, of any cancellation of Policy No. HDO G1 075409-4 if cancelled at any time prior to the expiration date of the stated policy period.

This endorsement forms a part of Policy No. HDO G1 075409-4 issued to the Boy Scouts of America, National and all Local Councils by the Insurance Company of North America and is effective 12:01 a.m. March 1st, 1990 until 12:01 a.m. March 1st, 1991, Standard Time.

President

Countersigned


Authorized Agent

fk 3-15-90

CC-IE15 Ptd. in U.S.A.

ORIGINAL

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

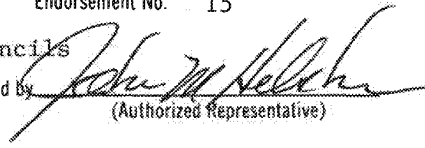
Endorsement effective 3/1/90

Policy No. HDO G1 075409-4

Endorsement No. 15

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ NIL

Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises at Terminal 107 at Port of Seattle Leased by Chief Seattle Council	Port of Seattle P.O. Box 1209 Seattle, WA 98111 Attn: Marine Terminals	Incl	Incl

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective 3-1-90

Policy No. HDO G1 075409-4

Endorsement No. 16

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ NIL

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Huntington Beach Union High School District for all scouting activities	Huntington Beach Union High School District 10251 Yorktown Huntington Beach, CA 92646	Incl	Incl

GL 20 11 07 66

Named Insured			Endorsement Number 17
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ADDITIONAL INSURED

The U.S. Forest Service, USDA is included as an Additional Insured as respects all scouting activities in all National Forests.

fk 3/15/90


Authorized Agent

CC-IE15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number 18
Policy Symbol HDO	Policy Number GI 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ADDITIONAL INSURED

The United States of America (Department of the Navy is added as an Additional Insured in operations of the policyholder at or from the premises licensed from the United States.

This insurance shall not be cancelled, limited in scope of coverage, or non-renewed until after 30 days written notice has been given to the Local Government Representative listed on the license.

Loss, if any, under this policy shall be adjusted with the policyholder and the proceeds, at the election of the Government, shall be payable to the policyholder. Any proceeds not paid to the policyholder shall be payable to the Treasurer of the United States of America.

The insurer waives rights of subrogation against the Government which might arise by reason of any payment made under this policy.

This applies in respect to the Marine Corps Base Camp Pendleton - 112 acres within the 28 area of the Marine Corps Base Camp Pendleton for Boy Scouts of America, San Diego County Council only.

fk 03/15/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

GL 20 16
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective March 1, 1990 Policy No. HDO G1 075409-4

Endorsement No. 19

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ _____

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
COMPLETED OPERATIONS AND PRODUCTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE**

ADDITIONAL INSURED

(Vendors—Limited Form)

It is agreed that the "Persons Insured" provision is amended to include any person or organization designated below (herein referred to as "vendor"), as an insured, but only with respect to the distribution or sale in the regular course of the vendor's business of the named insured's products designated below subject to the following additional provisions:

1. The insurance with respect to the vendor does not apply to:
 - (a) any express warranty, or any distribution or sale for a purpose, unauthorized by the named insured;
 - (b) **bodily injury or property damage** arising out of
 - (i) any act of the vendor which changes the condition of the products,
 - (ii) any failure to maintain the product in merchantable condition,
 - (iii) any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products, or
 - (iv) products which after distribution or sale by the named insured have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor;
 - (c) **bodily injury or property damage** occurring within the vendor's premises.
2. The insurance does not apply to any person or organization, as insured, from whom the named insured has acquired such products or any ingredient, part or container, entering into, accompanying or containing such products.

Name of Vendor(s)

Description of Product(s)

Sears, Roebuck and Company

Product sold by Sears,
Roebuck and Company

GL 20 16 07 66

Named Insured			Endorsement Number 20
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ADDITIONAL INSURED ENDORSEMENT

The City of Huntington Beach and its City council, and/or all City Council appointed groups, committees, commissions, boards, and any other City Council appointed body, and/or elective and appointive officers, servants or employees of the city of Huntington Beach when acting as such are additional Insureds hereunder, but only as respects the activities of the Boy Scouts of America.

This Insurance is Primary, and not excess or contributing to any other Insurance of the City of Huntington Beach.

fk 03/15/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number 21
Policy Symbol HDO	Policy Number GI 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

POLICY ENDORSEMENT

Effective on and after March 1st, 1990 12:01 a.m. Standard Time this endorsement forms part of Policy No. HDO GI 075409-4

Expiration Date March 1st, 1991

Issued to Boy Scouts of America, National and Local Councils

By Insurance Company of North America Company

It is agreed that this policy is hereby amended as follows:

- (1) "County of Sonoma and Sonoma County Water Agency are named as additional insured for all liability arising out of the activities conducted by, on behalf of, or by persons taking part in this activity being sponsored by the Named Insured, and this policy protects the additional insured, its officers, agents, and employees against liability for bodily injuries, deaths, or property damage or destruction arising in any respect, directly or indirectly, from the activities which are the subject of this Use Permit/License Agreement/Contract Agreement.
- (2) The insurance provided herein is primary and no insurance held or owned by the County of Sonoma shall be called upon to contribute to a loss.
- (3) Coverage provided by this policy shall not be reduced or cancelled without thirty (30) days written notice given to the County of Sonoma by certified mail.
- (4) The inclusion of more than one insured shall not operate to impair the rights of one insured against another insured, and the coverages afforded shall apply as though separate policies had been issued to each insured."

Not valid until countersigned by an authorized agent of the Company.

fk 03/15/90


Authorized Agent

Named Insured			Endorsement Number 22
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company) Insurance Company of North America			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

Effective on and after March 1, 19 90 12:01 a.m. Standard Time, this endorsement forms part of policy No. HDO G1 075409-4, Expiration Date 3/1/91, Issued to County of Sonoma, Its Officers, Agents and Employees, Sonoma County Regional Parks, By Insurance Company of North America Company

It is agreed that this policy is hereby amended as follows:

- (1) "County of Sonoma is named as additional insured for all liability arising out of the activities conducted by, on behalf of, or by persons taking part in this activity being sponsored by the Named Insured, and this policy protects the additional insured, its officers, agents, and employees against liability for bodily injuries, deaths, or property damage or destruction arising in any respect, directly or indirectly, from the activities which are the subject of this Use Permit/License Agreement/Contract Agreement.
- (2) The insurance provided herein is primary and no insurance held or owned by the County of Sonoma shall be called upon to contribute to a loss.
- (3) Coverage provided by this policy shall not be reduced or cancelled without thirty (30) days written notice given to Permit Coordinator, County of Sonoma, Regional Parks Department, 2403 Professional Drive, Suite 100, Santa Rosa, CA 95403, by certified mail.
- (4) The inclusion of more than one insured shall not operate to impair the rights of one insured against another insured, and the coverages afforded shall apply as though separate policies had been issued to each insured."

Not valid until countersigned by an authorized agent of the Company.

fk 03/15/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective 3/1/90

Policy No. HDO G1 075409-4

Endorsement No. 23

Named Insured

Additional Premium \$ ---

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Amityville Union Free School District Buildings/Premises	Amityville Union Free School District Park Avenue and Ireland Place Amityville, NY 11701		

GL 20 11 07 66

Named Insured			Endorsement Number 24
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

CANCELLATION PROVISION

It is agreed, that in the event of cancellation of this policy, INA will mail 30 (thirty) days advance notice thereof, to:

Amityville Union Free School District
Park Avenue and Ireland Place
Amityville, New York, 11701

Except in the event of Non-Payment of premium, in which case 10 (ten) days notice will be given.

fk 3/15/90


Authorized Agent

CC-IE15 Ptd. in U.S.A.

ORIGINAL

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1 075409-4

Endorsement No. 25

Named Insured Boy Scouts of America, National Council and Local Council Named Herein

Additional Premium \$ NIL

Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any **occurrence** which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Alta-Dutch Flat Union School District used by Boy Scout Troop #259	Alta-Dutch Flat Union School District P. O. Box 958 Alta, CA 95701	----	----

GL 20 11 07 66

Subject to Protective Order – Highly Confidential

BSA-PLAN_00487004

SA 3128

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1 075409-4

Endorsement No. 26

Named Insured Boy Scouts of America, etal

Additional Premium \$ NIL

Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any **occurrence** which takes place after the **named insured** ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Pleasant Valley School District used by Boy Scout of America, National and Local Councils.	Pleasant Valley School District 14685 Pleasant Valley Rd. Penn Valley, CA 95946	---	---

GL 20 11 07 66

Subject to Protective Order – Highly Confidential

BSA-PLAN_00487005

SA 3129

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1 075409-4

Endorsement No. 27

Named Insured Boy Scouts of America, National and all local Councils

Additional Premium \$ _____

Countersigned by

[Signature]
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
All official Scouting Activities taking place on their property.	Rancho Simi Park Recreation Department, Ventura County Council #57 1692 Sycamore Dr. Simi Valley, CA 93065		

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1 075409-4

Endorsement No. 28

Named Insured Boy Scouts of America, National and all local Councils

Additional Premium \$ -----

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Auburn Union School District, whilst being used by Boy Scouts of America, Add Country District Packs and Troops.	Auburn Union School District 1225 Lincoln Way Auburn, CA 95603	-----	-----

GL 20 11 07 66

Subject to Protective Order – Highly Confidential

BSA-PLAN_00487007

SA 3131

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1 075409-4

Endorsement No. 29

Named Insured Boy Scouts of America, etal

Additional Premium \$ Included

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Lincoln Unified School District	Lincoln Unified School District 2010 West Swain Road Stockton, CA 95207	-----	-----

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1 075409-4

Endorsement No. 30

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ Incl.

Countersigned by John M. Welch
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
City of San Clemente, California while used in connection with the activities of the Boy Scouts of America.	City of San Clemente and San Clemente Redevelopment Agency	Incl	Incl

GL 20 11 07 66

Subject to Protective Order – Highly Confidential

BSA-PLAN_00487009

SA 3133

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective Policy No. HDO G1075409-4 Endorsement No. 31

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ Incl.

Countersigned by John M. Helak
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Tamalpias Community Services District 305 Bell Lane, Mill Valley, CA 94941 While used in connection with the activities of the Boy Scouts of America	Tamalpias Community Services District	Incl.	Incl.

GL 20 11 07 66

Subject to Protective Order – Highly Confidential

BSA-PLAN_00487010

SA 3134

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 32

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ Incl

Countersigned by

John M. Nelson
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Ready Springs Union School District, used in connection with the activities of the Boy Scouts of America.	Ready Springs Union School District P. O. Box 109 Rough and Ready, CA 95975	Incl	Incl

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 33

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ _____

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of City of Grass Valley used in connection with the Scouting activities of Golden Empire Council #47.	City of Grass Valley Public Works Department . Attn: Mickey McCoy 125 E. Main Street Grass Valley, CA 95945	-	-

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 34

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ _____

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Union Hill School, used in connection with the scouting activities of Golden Empire Council #47	Union Hill School 11638 Colfax Highway Grass Valley, CA 95945	---	---

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 35

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ _____

Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Nevada Union High School used in connection with the Scouting activities of Golden Empire Council #47	Nevada Union High School 11761 Ridge Road Grass Valley, CA 95945	-	-

GL 20 11 07 66

Named Insured			Endorsement Number 36
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ADDITIONAL INSURED

It is agreed that the "Persons Insured" provision is amended to include as an additional insured:

Phillips Pipeline Company
101 N. Robinson
Oklahoma City, Oklahoma 73102

but only as respects liability arising out of the easement agreement with the St. Louis Area Council of the Boy Scouts of America in respect of the Beaumont Scout Reservation.

fk March 15, 1990


Authorized Agent

CC-1E15 Ptd. In U.S.A.

ORIGINAL

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 37

Named Insured Boy Scouts of America, National and all Councils

Additional Premium \$ Incl

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Flowing Lake Park Snohomish County, WA used in connection with the activities of the Boy Scouts of America	Snohomish County Parks and Recreation Department 3001 Rockefeller Everett, WA 98201	Incl	Incl

GL 20 11 07 66

Named Insured			Endorsement Number 38
Policy Symbol HDO	Policy Number GI 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ADDITIONAL INSURED

It is agreed that the "Persons Insured" provision is amended to include as an additional insured:

Home Builders Association of Greater Kansas City
600 East 103rd Street
Kansas City, Missouri 64131

but only as respects liability arising out of the agreement with Heart of America Council, Boy Scouts of America.

retain

fk 3/16/90

John M. Helmer
Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

Named Insured			Endorsement Number 39
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ADDITIONAL INSURED

The State of California, its officers, servants and employees, but only as respects the contract between the Department of Beaches and Western Los Angeles County Council #51, Boy Scouts of America, is concerned.

It is further agreed that in the event of cancellation of this policy, 30 days prior notice will be mailed to:

The State of California
Department of Beaches
Bolsa Chica State Beach
Bolsa Chica, California

except in the event of non-payment of premium in which case 10 days notice will be given.

fk 3/15/90

retraced


Authorized Agent

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 40

Named Insured Boy Scouts of America, National and All Local Councils

Additional Premium \$ Included

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
North Seal Beach Community Center for use by Boy Scouts of America, Orange County Council #39 for First Aid Course	City of Seal Beach 211 8th Street Seal Beach, CA 90740	INCL	INCL

GL 20 11 07 66

Named Insured			Endorsement Number 41
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ADDITIONAL INSURED

The City of Meridian, P. O. Box 1430, Meridian, Mississippi 39301, as respects the use of city vehicles by the Boy Scouts of America during Sanctioned Scouting activities.

*pls with
Council
about this*

fk 3/16/90

*Leave on '92 policy
- Noel Evans, S/P2 recommended
me of what this
involved.*

John M. Helber
Authorized Agent

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective _____ Policy No. HDO G1075409-4 Endorsement No. 42

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ Incl.Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

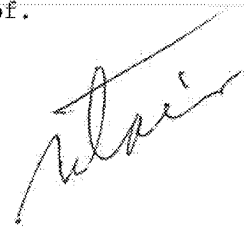
It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Northpoint Shopping Center while being used in connection with all Scout Meetings and activities held on these premises.	Joseph J. Freed & Associates, Inc., Northpoint Shopping Center Lasalle, National Bank as Trustee under Trust No. 28684 and the beneficiaries, Partners of beneficiaries, officers, agents and employees thereof.	Incl.	Incl.



GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 43

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ Incl.

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Teaque Park, Ebell Park, and Mill Park located in the City of Santa Paula, California while used in connection with the activities of the Boy Scouts of America.	City of Santa Paula, California	Incl	Incl

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective _____ Policy No. HDO G1075409-4 Endorsement No. 44

Named Insured Boy Scouts of America, national and Local Councils

Additional Premium \$ Incl.

Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
City of Live Oak, California while used in connection with the activities of the Boy Scouts of America	City of Live Oak,	Incl	Incl

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective _____ Policy No. HDO G1075409-4 Endorsement No. 45

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ Incl.

Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Scholl Canyon Park while used in connection with the activities of The Boy Scouts of America	City of Glendale, California and its officers, agents and employees.	Incl.	Incl.

- This Insurance is primary to the coverage of the City of Glendale.

GL 20 11 07 66

Named Insured			Endorsement Number 46
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

CANCELLATION PROVISION

It is agreed that in the event of cancellation of this policy, before the expiration date thereof, the issuing company will mail 10 days written notice of such cancellation to:

City of Redding
760 Parkview Avenue
Redding, CA 96001-3396

fk 03/15/90


Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective

Policy No. HDO G1075409-4

Endorsement No. 47

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ Incl.

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Unified School District for all Scouting Activities	Irvine Unified School District 5050 Barranca Parkway Irvine, CA 92714	Inc.	Incl.

GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective _____ Policy No. HDO G1075409-4 Endorsement No. 48

Named Insured Boy Scouts of America, National and Local Councils

Additional Premium \$ Incl.Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED
(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Premises of Congregation Beth Shalom For All Scouting Activities	Congregation Beth Shalom 1211 Thannisch Dr. Arlington, TX 76013	Incl.	Incl.



GL 20 11 07 66

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective March 1, 1990 Policy No. HDO G10754094 Endorsement No. 49

Named Insured Boy Scouts of America, National and all local Councils

Additional Premium \$ NIL

Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
All Premises used for all Scouting activities during policy year.	Calcasieu Parish School Board P.O. Box 800 Lake Charles, LA 70602-0800	INCL	INCL

GL 20 11 07 66

Named Insured Boy Scouts of America			Endorsement Number 50
Policy Symbol HDO	Policy Number G1 075409-4	Policy Period 3-1-90/91	Effective Date of Endorsement 3-1-90
Issued By (Name of Insurance Company) Insurance Company of North America			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

It is agreed that Endorsement 10 is amended to include non-owned vessels in the control of the Boy Scouts of America.

include in 10

pm April 3, 1990

John M. Helch
Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

*PLEASE HAVE YOUR AUTHORIZED INSURANCE AGENT COMPLETE. SIGN AND RETURN THIS FORM WITH A CERTIFICATE OF INSURANCE. COMPLETION OF THIS FORM IS NECESSARY IN ORDER TO COMPLY WITH THE INSURANCE REQUIREMENTS OF THE COUNTY.

POLICY ENDORSEMENT

Sonoma County Regional Parks Department

INSURANCE POLICY ENDORSEMENT FORM

Effective on and after March 01, 19 90, 12:01AM Standard Time, this endorsement forms part of Policy No. HDOG10754094 Expiration Date 03/01/91
Issued to BOY SCOUTS OF AMERICA, NATIONAL AND ALL LOCAL COUNCILS
By INSURANCE COMPANY OF NORTH AMERICA Company

It is agreed that this policy is hereby amended as follows:

- (1) "The County of Sonoma, and Sonoma County Water Agency (for Spring Lake activities), their officers and employees, are named as additional insured for all liability arising out of the activities conducted by, on behalf of, or by persons taking part in this activity being sponsored by the named insured, which are the subject of this Use Permit/License Agreement/Contract Agreement.
- (2) The insurance provided herein is primary and no insurance held or owned by the County of Sonoma shall be called upon to contribute to a loss.
- (3) Coverage provided by this policy shall not be reduced, cancelled, or materially changed without thirty (30) days written notice given to the Permit Coordinator, County of Sonoma, Regional Parks Department, 2403 Professional Drive, Suite 100, Santa Rosa, CA 95403, by certified mail.
- (4) The inclusion of more than one insured shall not operate to impair the rights of one insured against another insured, and the coverages afforded shall apply as though separate policies had been issued to each insured, but the inclusion of more than one insured shall not operate to increase the limits of the company's liability.

Not valid until countersigned by an authorized agent of the Company.

JARDINE INSURANCE BROKERS DALLAS INC.

BY 

Authorized Agent

#41 Address: 3811 Turtle Creek Blvd - Suite 200

Dallas, Texas 95219-4419

(5/24/83)
12/1/88 REV.

**City of Los Angeles
Risk Management Section**

GENERAL LIABILITY - ADDITIONAL INSURED ENDORSEMENT

In consideration of the premium charged and notwithstanding any inconsistent statement in the policy to which this endorsement is attached or any endorsement now or hereafter attached thereto, it is agreed as follows:

- 1. ADDITIONAL INSURED.** The City of Los Angeles Harbor Department, its officers, agents and employees are included as additional insureds with regard to liability and defense of claims arising from the operations and uses performed by or on behalf of the named insured regardless of whether liability is attributable to the named insured or a combination of the named and the additional insured.
- 2. CONTRIBUTION NOT REQUIRED.** Any other insurance maintained by the City of Los Angeles Harbor Department shall be excess of this insurance and shall not contribute with it.
- 3. SEVERABILITY OF INTEREST.** This insurance applies separately to each insured against whom claim is made or suit is brought except with respect to the company's limits of liability. The inclusion of any person or organization as an insured shall not affect any right which such person or organization would have as a claimant if not so included.
- 4. CANCELLATION NOTICE.** With respect to the interest of the additional insured the insurance shall not be cancelled, changed in coverage, reduced in limits or non-renewed except after thirty (30) days prior written notice by Certified Mail Return Receipt Requested has been given to both the City Attorney of Los Angeles and the Board of Harbor Commissioners addressed as follows:

City Attorney
Harbor Division
Post Office Box 181
San Pedro, CA 90733-0181

Board of Harbor Commissioners
Post Office Box 151
San Pedro, CA 90733-0151
Attn: Risk Manager

- 5. APPLICABILITY.** This insurance pertains to the operations and/or tenancy of the named insured under (check which):

☐ All written agreements in force with the City of Los Angeles Harbor Department.

☒ The following specific agreements with the City of Los Angeles Harbor Department: LEASE 448

Except as stated above nothing herein shall be held to waive, alter or extend any of the limits, conditions, agreements or exclusions of the policy to which this endorsement is attached.

I, Scott C. McClure (print/type name), warrant that I have authority to bind the below-listed insurance company and by my signature hereon do so bind this company.

Signature: [Signature]

Authorized Representative (original signature required on copy furnished to the Board of Harbor Commissioners)

TITLE: Executive Vice President

ORGANIZATION: Jardine Insurance Brokers Dallas Inc.

ADDRESS: 3811 Turtle Creek Blvd., Suite 200

Dallas, Texas 75219-4419

TELEPHONE: (214) 522-2244

Report claims pursuant to this insurance to:
(name, address, telephone)

Mr. Arthur Corrie

Regional Claims Vice President

600 E. Las Colinas Blvd., Irving, TX

75039

Includes (check as applicable):

- | | |
|--|---|
| <input checked="" type="checkbox"/> Broad Form Property Damage | <input checked="" type="checkbox"/> Contractual Liability |
| <input checked="" type="checkbox"/> Personal Injury | <input type="checkbox"/> Owned Automobiles |
| <input checked="" type="checkbox"/> Independent Contractors | <input type="checkbox"/> Non-Owned Automobiles |
| <input checked="" type="checkbox"/> Premises-Operations | <input type="checkbox"/> Hired Automobiles |
| <input type="checkbox"/> Explosion-Collapse Hazard | <input checked="" type="checkbox"/> Fire Legal Liability |
| <input checked="" type="checkbox"/> Underground Hazard | <input type="checkbox"/> |
| <input type="checkbox"/> Products/Completed Operations | <input type="checkbox"/> |

Type of Coverage	Limits of Liability	Policy Period From To	Deductible \$ <u>1,000,000</u>
Comprehensive General Liab	\$1,000,000	3/1/90 3/1/91	Self-Insured Retention \$ _____
For (Coverage)			<input type="checkbox"/> Per Claim <input checked="" type="checkbox"/> Per Occurrence

Other conditions: EXCLUSIONS: Pollution or Contamination (Absolute)
Asbestos

Named Insured and Address <u>BOY SCOUTS OF AMERICA, National and All Local Councils</u> <u>1325 W. Walnut Hill Lane, Irving, TX 75038-3096</u>			
Insurance Company <u>Insurance Company of North America</u>	Policy Number <u>HDO GI 075409-4</u>	Endorsement Number <u>52</u>	Effective Date of Endorsement <u>3/1/90</u>

CMC 32

City of Los Angeles
Risk Management Section
AUTOMOBILE LIABILITY – ADDITIONAL INSURED ENDORSEMENT

In consideration of the premium charged and notwithstanding any inconsistent statement in the policy to which this endorsement is attached or any endorsement now or hereafter attached thereto, it is agreed as follows:

ADDITIONAL INSURED. The City of Los Angeles Harbor Department, its officers, agents and employees are included as additional insureds with regard to liability and defense of claims arising from the ownership, maintenance or use of the insured vehicles being operated by or on behalf of the named insured regardless of whether liability is attributable to the named insured or a combination of the named and the additional insured.

CONTRIBUTION NOT REQUIRED. Any other insurance maintained by the City of Los Angeles Harbor Department shall be excess of this insurance and shall not contribute with it.

SEVERABILITY OF INTEREST. This insurance applies separately to each insured against whom claim is made or suit is brought except with respect to the company's limits of liability. The inclusion of any person or organization as an insured shall not affect any right which such person or organization would have as a claimant if not so included.

CANCELLATION NOTICE. The insurance shall not be cancelled, changed in coverage, reduced in limits or non-renewed except after thirty (30) days prior written notice by Certified Mail Return Receipt Requested has been given to both the City Attorney of Los Angeles and the Board of Harbor Commissioners addressed as follows:

City Attorney
Harbor Division
Post Office Box 151
San Pedro, CA 90733-0151

Board of Harbor Commissioners
Post Office Box 151
San Pedro, CA 90733-0151
Attn: Risk Manager

APPLICABILITY. This insurance pertains to the operations and/or tenancy of the named insured under (check which):

☐ All written agreements in force with the City of Los Angeles Harbor Department.

☒ The following specific agreements with the City of Los Angeles Harbor Department:

LEASE 448

Except as stated above nothing herein shall be held to waive, alter or extend any of the limits, conditions, agreements or exclusions of the policy to which this endorsement is attached.

Scott C. McClure (print/type name), warrant that I
have authority to bind the below-listed insurance company and by my
signature here on do so bind this company.
Signature: [Signature]
Authorized Representative (original signature required on copy
furnished to the Board of Harbor Commissioners)
TITLE: Executive Vice President
ORGANIZATION: Jardine Insurance Brokers Dallas Inc
ADDRESS: 3811 Turtle Creek Blvd., Suite 200
Dallas, Texas 75219-4419
TELEPHONE: (214) 522-2244

Report Claims pursuant to this insurance to:
(name, address, telephone)

Mr. Arthur Corrie

Regional Claims Vice President

600 E. Las Colinas Blvd., Irving, TX 75039

Includes (check as applicable):

☐ Owned Automobile ☒ Hired Automobile
☒ Non-owned Automobile ☐

Type of Coverage	Limits of Liability	Policy Period To	From	Deductible \$	Self-insured Retention \$
on-Owned Auto Liab.	\$1,000,000	3/1/90	3/1/91	1,000,000	
				For (Coverage)	
				<input type="checkbox"/> Per Claim <input checked="" type="checkbox"/> Per Occurrence	

Other conditions:

Named Insured and Address	BOY SCOUTS OF AMERICA, National and All Local Councils 1325 W. Walnut Hill Lane, Irving, TX 75038-3096		
Insurance Company	Policy Number	Endorsement Number	Effective Date
Insurance Company of North America	HDO G1 075409-4	51	3/1/90

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective 4/20/90

Policy No. HDO G1 075409-4

Endorsement No. 51

Named Insured Boy Scouts of America

Additional Premium \$ Nil

Countersigned by 
(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
All Scout meetings and activities held in Dennison Conference Center	Metro West United Way 276 Union Avenue Farmingham, Massachusetts 01701	incl.	incl.

GL 20 11 07 66

I N A**EMPLOYERS' LIABILITY ENDORSEMENT**

(STOP-GAP COVERAGE)

(REVISED)

Named Insured		
Boy Scouts of America, National and All Local Councils <i>renew</i>		
Policy No.	Policy Period	Effective Date
HDO G1075409-4	3/1/90-91	6/1/90
Issued by (Name of Insurance Company)		
Insurance Company of North America		

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

As respects the operations of Local Councils in the State(s) of Nevada, North Dakota, Ohio, Washington, West Virginia and Wyoming

it is agreed that the policy is amended by adding thereto an additional coverage, subject to the following:

Insurance Agreements

- Coverage Y - Employers' Liability.** To pay on behalf of the insured all sums which the insured shall become legally obligated to pay as damages because of bodily injury by accident or disease, including death at any time resulting therefrom, sustained in the United States of America, its territories or possessions, Canada, the U.S. Virgin Islands and Puerto Rico, by any employee of the insured arising out of and in the course of his employment by the insured either in a State named in this endorsement or in operations necessary or incidental thereto.
- LIMITS OF LIABILITY - Coverage Y -** The words "damages because of bodily injury by accident or disease, including death at any time resulting therefrom", in Coverage Y include damages for care and loss of services and damages for which the insured is liable by reason of suits or claims brought against the insured by others to recover the damages obtained from such others because of such bodily injury sustained by employees of the insured arising out of and in the course of their employment. The limit of the company's liability under Coverage Y is \$500,000 for all damages because of bodily injury by accident, including death at any time resulting therefrom, sustained by one employee in any one accident; and, subject to the foregoing provision respecting each employee, the total limit of the company's liability is \$500,000 for all damages because of bodily injury by accident, including death at any time resulting therefrom, sustained by two or more employees in any one accident. The limit of the company's liability under Coverage Y is \$500,000 for all damages because of bodily injury by disease, including death at any time resulting therefrom, sustained by one employee; and, subject to the foregoing provision respecting each employee, the total limit of the Company's liability for all damages because of bodily injury by disease, including death at any time resulting therefrom sustained by employees in a State named in this endorsement or in operations necessary or incidental thereto, is \$500,000. The limits of liability herein stated shall not be cumulative with any limit of liability stated elsewhere in this policy.

Losses under Coverage Y shall contribute towards the exhaustion of the Deductible - Annual Aggregate established for the policy in Endorsement #2 and the Policy Aggregate Limit established in Endorsement #8.

- The insurance afforded by this endorsement shall not apply to the insured's operations in any State named in this endorsement or any operations necessary or incidental thereto during any period in which the insured is subject to the workers' compensation or occupational disease law of any such State and is neither a legally qualified self-insurer nor a member or subscriber in good standing in the State Fund in any such State.

4. As respects the insurance afforded by this endorsement the company shall:

- (a) defend any proceeding against the insured seeking such benefits and any suit against the insured alleging such injury and seeking damages on account thereof, even if such proceeding or suit is groundless, false or fraudulent; but the company may make such investigation negotiation and settlement of any claim or suit as it deems expedient;
- (b) pay all premiums on bonds to release attachments for an amount not in excess of the applicable limit of liability of this coverage, all premiums on appeal bonds required in any such defended proceeding or suit, but without any obligation to apply for or furnish any such bonds;
- (c) pay all expenses incurred by the company, all costs taxed against the insured in any such proceeding or suit and all interest accruing after entry of judgment until the company has paid or tendered or deposited in court such part of such judgment as does not exceed the limit of the company's liability thereon;
- (d) reimburse the insured for all reasonable expenses, other than loss of earnings, incurred at the company's request. The amounts incurred hereunder, except settlements of claims and suits, are payable by the company in addition to the amounts payable under the applicable limit of liability under Coverage Y.

5. Definitions:

- (a) **Workers' Compensation Law.** The unqualified term "workers' compensation law" means the workers' compensation law and any occupational disease law of a state designated above, but does not include those provisions of any such law which provide non-occupational disability benefits.
 - (b) **State.** The word "state" means any State or Territory of the United States of America and the District of Columbia.
 - (c) **Bodily injury by Accident; Bodily Injury by Disease.** The contraction of disease is not an accident within the meaning of the word "accident" in the term "bodily injury by accident" and only such disease as results directly from a bodily injury by accident is included within the term "bodily injury by accident". The term "bodily injury by disease" includes only such disease as is not included within the term "bodily injury by accident."
 - (d) **Assault and Battery.** Under Coverage Y, assault and battery shall be deemed an accident unless committed by or at the direction of the insured.
- 6. Application:** This endorsement applies only to bodily injury (1) by accident occurring during the policy period, or (2) by disease caused or aggravated by the conditions of employment. The employees last day of last exposure to the conditions causing or aggravating such bodily injury by disease must occur during the policy period.

Exclusions

The insurance afforded by this endorsement does not apply:

- (a) to liability assumed by the insured under any contract or agreement,
- (b) to punitive or exemplary damages on account of bodily injury to or death of any employee employed in violation of law.
- (c) with respect to any employee employed in violation of law with the knowledge or acquiescence of the insured or any executive officer thereof,
- (d) to any obligation for which the insured or any carrier or his insurer may be held liable under the workers' compensation or occupational disease law, any unemployment compensation or disability benefits law or under any similar law,

- (e) to any claim with respect to which the insured is deprived of any defense or defenses or is otherwise subject to penalty because of default in premium payment or any other failure to comply with the provisions of the workers' compensation laws of the states indicated above.

Conditions

1. None of the conditions of the policy shall apply to the insurance under this endorsement except those respecting "Inspection and Audit", "Notice of Occurrence or Accident", "Assistance and Cooperation of the Insured", "Action Against Company", "Other Insurance", "Subrogation", "Changes", "Assignments", "Cancellation", and "Severability of Interest".
2. Long Term Policy: If this policy is written for a period longer than one year, all the provisions of this endorsement shall apply separately to each consecutive twelve months period, or, if the first or last consecutive period is less than twelve months, to such period of less than twelve months, in the same manner as if a separate policy had been written for each consecutive period.
3. Partnership or Joint Venture as Insured: If the insured is a partnership or joint venture, such insurance as is afforded by this endorsement applies to each partner or member thereof as an insured only where he is acting within the scope of his duties as such partner or member.

Premium

The premium for this endorsement \$ Included in policy premium.



Authorized Agent

AND-SOUTH DIV-7-11011-23 (Rev. 1/71)

NAS Pensacola, FL

ENDORSEMENT

(This endorsement to be attached to all insurance policies covering property of the United States of America (Department of the Navy) under License)

JARDINE INSURANCE SERVICES DALLAS Agency, 9/04/19 00

a. CANCELLATION CLAUSE: It is understood and agreed that in the event of cancellation of this policy by the Company, the Company agrees to notify in writing the Commanding Officer, Southern Division, Naval Facilities Engineering Command, 2144 Melbourne Street, P. O. Box 10068, Charleston, South Carolina, 29411, not less than 30 days prior to the effective date of cancellation.

b. WAIVER OF RIGHT OF SUBROGATION: The insurer waives any right of subrogation against the United States of America which might arise by reason of any payment made under this policy.

c. It is understood and agreed that the United States of America (Department of the Navy) is not responsible for payment of any premium now due or to become due under this policy.

d. Loss, if any, under this policy, shall be adjusted with _____ and the proceeds, at the direction of the United States of America, shall be payable to _____ and proceeds not paid to _____ shall be payable to the Treasurer of the United States of America. (THIS CLAUSE APPLIES ONLY TO FIRE AND EXTENDED COVERAGE INSURANCE.)

e. It is understood and agreed that this policy of insurance shall indemnify and save harmless the United States of America (Department of the Navy), its officers, agents, servants and employees from all liability under the Federal Tort Claim Act (62 Stat. 869, 982:28 U.S.C. Sec 2671, 2680) or otherwise for death or injury to all persons or loss or damage to the property of all persons resulting from the use of the premises by the licensee. (THIS CLAUSE DOES NOT APPLY TO FIRE AND EXTENDED COVERAGE INSURANCE.)

Attached to and forming a part of Policy No. HDO-G1-075409-4 of the Insurance Company of North America Insurance Company of _____ Issued at its _____ Dallas, Texas Agency.

JARDINE INSURANCE SERVICES DALLAS, INC

BY: _____

(To be signed in ink.)

Agent.

#773

GL 20 11
(Ed. 07 66)

This endorsement forms a part of the policy to which attached, effective on the inception date of the policy unless otherwise stated herein.

(The following information is required only when this endorsement is issued subsequent to preparation of policy.)

Endorsement effective June 23, 25, 26 & 27 1990
July 9th thru 13th, 1990

Policy No. HDO G1 075409-4

Endorsement No. 52

Named Insured Boy Scouts of America

Additional Premium \$ Nil

Countersigned by

(Authorized Representative)

This endorsement modifies such insurance as is afforded by the provisions of the policy relating to the following:

**COMPREHENSIVE GENERAL LIABILITY INSURANCE
MANUFACTURERS AND CONTRACTORS LIABILITY INSURANCE
OWNERS, LANDLORDS AND TENANTS LIABILITY INSURANCE
SMP LIABILITY INSURANCE
STOREKEEPERS INSURANCE**

ADDITIONAL INSURED

(Premises Leased to the Named Insured)

It is agreed that the "Persons Insured" provision is amended to include as an insured the person or organization designated below, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises designated below leased to the named insured, and subject to the following additional exclusions:

The insurance does not apply:

1. to any occurrence which takes place after the named insured ceases to be a tenant in said premises;
2. to structural alterations, new construction or demolition operations performed by or on behalf of the person or organization designated below.

SCHEDULE

Designation of Premises (Part Leased to Named Insured)	Name of Person or Organization (Additional Insured)	Annual Premiums	
		Bodily Injury Liability	Property Damage Liability
Buena Vista Park Burbank, California	City of Burbank, its officers, employees, agents, and representatives	Incl.	Incl.

*retain this \$65
on new policy*

GL 20 11 07 66

GENERAL LIABILITY SPECIAL ENDORSEMENT FOR THE CITY OF LOS ANGELES <small>Form Gen. 1257QL (R 4-88)</small>			SUBMIT IN DUPLICATE 1. ENDORSEMENT NO. 53 2. ISSUE DATE (MM/DD/YY) 5/29/90																					
3. PRODUCER JARDINE INSURANCE SERVICES DALLAS INC. 3811 Turtle Creek Blvd. Suite 200 Dallas, Texas 75219-4419 Telephone _____			5. POLICY INFORMATION: Carrier: INSURANCE COMPANY OF NORTH AMERICA Policy No.: HDO G1 075409-4 Policy Period: 03/01/90 - 03/01/91 COVERAGE TRIGGER (check which): <input checked="" type="checkbox"/> Occurrence <input type="checkbox"/> Claims Made LOSS ADJUSTMENT EXPENSE <input checked="" type="checkbox"/> Included in Limits <input type="checkbox"/> In Addition to Limits																					
4. INSURED Western Los Angeles County Council, Inc. Boy Scouts of America 14140 Ventura Blvd. Sherman Oaks, California 91423			6. <input checked="" type="checkbox"/> Deductible <input type="checkbox"/> Self-Insured Retention (check which) of \$ 1,000,000 with an Aggregate of \$ 1,000,000 applies to _____ (which) coverage. <input checked="" type="checkbox"/> Per Occurrence <input type="checkbox"/> Per Claim.																					
8. TYPE OF INSURANCE GENERAL LIABILITY <input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input checked="" type="checkbox"/> COMPREHENSIVE FORM (RETROACTIVE DATE) _____			7. APPLICABILITY. This insurance pertains to the operations and/or tenancy of the named insured under all written agreements and permits in force with the City of Los Angeles unless checked here <input type="checkbox"/> in which case only the following specific agreements and permits with the City of Los Angeles are covered: CITY AGREEMENTS/PERMITS <u>All official Scouting Activities of Western Los Angeles County Council held on Certificate-Holders Property</u>																					
9. COVERAGES <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2"></th> <th colspan="2" style="text-align: center;">LIABILITY LIMITS IN THOUSANDS \$</th> </tr> <tr> <th style="text-align: center;">EACH OCCURRENCE</th> <th style="text-align: center;">AGGREGATE</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> PREMISES/OPERATIONS</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$1,000</td> </tr> <tr> <td><input checked="" type="checkbox"/> UNDERGROUND & COLLAPSE HAZARD</td> <td></td> <td></td> </tr> <tr> <td><input checked="" type="checkbox"/> PRODUCTS/COMPLETED OPERATIONS</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$1,000</td> </tr> <tr> <td><input checked="" type="checkbox"/> CONTRACTUAL</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$1,000</td> </tr> <tr> <td><input checked="" type="checkbox"/> INDEPENDENT CONTRACTORS</td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$1,000</td> </tr> </tbody> </table>				LIABILITY LIMITS IN THOUSANDS \$		EACH OCCURRENCE	AGGREGATE	<input checked="" type="checkbox"/> PREMISES/OPERATIONS	\$1,000	\$1,000	<input checked="" type="checkbox"/> UNDERGROUND & COLLAPSE HAZARD			<input checked="" type="checkbox"/> PRODUCTS/COMPLETED OPERATIONS	\$1,000	\$1,000	<input checked="" type="checkbox"/> CONTRACTUAL	\$1,000	\$1,000	<input checked="" type="checkbox"/> INDEPENDENT CONTRACTORS	\$1,000	\$1,000	10. OTHER PROVISIONS 11. CLAIMS: Underwriter's representative for claims pursuant to this insurance. Mr. Arthur Corrie Regional Claims Vice President 600 E. Las Colinas Blvd Irving, Texas 75039	
	LIABILITY LIMITS IN THOUSANDS \$																							
	EACH OCCURRENCE	AGGREGATE																						
<input checked="" type="checkbox"/> PREMISES/OPERATIONS	\$1,000	\$1,000																						
<input checked="" type="checkbox"/> UNDERGROUND & COLLAPSE HAZARD																								
<input checked="" type="checkbox"/> PRODUCTS/COMPLETED OPERATIONS	\$1,000	\$1,000																						
<input checked="" type="checkbox"/> CONTRACTUAL	\$1,000	\$1,000																						
<input checked="" type="checkbox"/> INDEPENDENT CONTRACTORS	\$1,000	\$1,000																						
In consideration of the premium charged and notwithstanding any inconsistent statement in the policy to which this endorsement is attached or any endorsement now or hereafter attached thereto, it is agreed as follows:																								
12. ADDITIONAL INSURED. The City of Los Angeles and its respective officers, agents and employees are included as additional insureds with regard to liability and defense of suits arising from the operations and uses performed by or on behalf of the named insured.																								
13. CONTRIBUTION NOT REQUIRED. The insurance program of the City of Los Angeles shall be excess of this insurance and shall not contribute with it.																								
14. SEVERABILITY OF INTEREST. This insurance applies separately to each insured against whom claim is made or suit is brought except with respect to the company's limits of liability. The inclusion of any person or organization as an insured shall not affect any right which such person or organization would have as a claimant if not so included.																								
15. CANCELLATION NOTICE. With respect to the interests of the City of Los Angeles, this insurance shall not be cancelled, or material reduced in coverage or limits except after thirty (30) days prior written notice by receipted delivery has been given to the City Attorney of Los Angeles addressed as follows: office of the City Attorney, Attn: Insurance and Bonds, 1600 City Hall East, 200 N. Main St., Los Angeles, CA 90012-4168.																								
Except as stated above nothing herein shall be held to waive, alter or extend any of the limits conditions, agreements or exclusions of the policy to which this endorsement is attached.																								
ENDORSEMENT HOLDER 16. CITY DEPARTMENT/BUREAU City of Los Angeles Street Use Department 1576 City Hall East 200 N. Main Los Angeles, CA 90012 ATTENTION: David Torrez			17. AUTHORIZED REPRESENTATIVE <input checked="" type="checkbox"/> Broker/Agent <input type="checkbox"/> Underwriter <input type="checkbox"/> _____ I <u>John M. Hilsher</u> (print/type name), warrant that I have authority to bind the above-mentioned insurance company and by my signature hereon do so bind this company to this endorsement. Signature <u>John M. Hilsher</u> (original signature required on copy furnished to the City Attorney) Telephone: (214) 522-2244 Date Signed <u>5/29/90</u>																					

Named Insured Boy Scouts of America, National and all Local Councils			Endorsement Number 55
Policy Symbol HDO	Policy Number G1 07 54 09-4	Policy Period 3/1/90-91	Effective Date of Endorsement 7/1/90
Issued By (Name of Insurance Company) Insurance Company of North America			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

ADDITIONAL INSURED

It is agreed that the following is added as an additional insured:

The National Museum of the Boy Scouts of America, Murray, Kentucky.

pm December 7, 1990

Authorized Agent

CC-1E15 Ptd. in U.S.A.

ORIGINAL

Subject to Protective Order – Highly Confidential

BSA-PLAN_00487040

SA 3164



INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PENNSYLVANIA

BLANKET LIABILITY POLICY **ACCTG - STAT COPY** DECLARATIONS

511-160292

code 44Old Policy No. LB 4 21 48**ALB** 4 84 03Named
Insured**KEYSTONE AREA COUNCIL BOY SCOUTS OF AMERICA**

Address

**219A South Front Street
Harrisburg, Pennsylvania**The business of the Named Insured is Scout CouncilPolicy Period: From **October 20, 1967**to **October 20, 1970**12:01 A.M., standard time at the address
of the Named Insured as stated herein.

Audit Period: Annual, unless otherwise stated



LIMITS OF LIABILITY

Bodily Injury Liability

\$ 250,000.	each person
\$ 500,000.	each occurrence
\$ 500,000.	aggregate products or completed operations or both combined

Property Damage Liability

\$ 100,000.	each occurrence
\$ 300,000.	aggregate products or completed operations or both combined

USA.

SERVICE	AGENCY NUMBER	POL.
	SYMBOL	

PREMIUM COMPUTATION

Estimated

Rate per

Total Advance
PremiumNot Applicable

Flat Charge

\$2,523.00

Payable:

October 20, 1967

841.00

October 20, 1968

841.00

October 20, 1969

841.00

MINIMUM PREMIUM \$ 170.00 per annum

JTX-4000-6

Countersigned By

Authorized Agent

A STOCK INSURANCE COMPANY herein called INA

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the Named Insured as follows:

I. COVERAGE A - BODILY INJURY LIABILITY
COVERAGE B - PROPERTY DAMAGE LIABILITY

INA will pay on behalf of the Insured all sums which the Insured shall become legally obligated to pay as damages because of

A. bodily injury or

B. property damage

to which this insurance applies, caused by an occurrence and INA shall have the right and duty to defend any suit against the Insured seeking damages on account of such bodily injury or property damage, even if any of the allegations of the suit are groundless, false or fraudulent, and may make such investigation and settlement of any claim or suit as it deems expedient, but INA shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of INA's liability has been exhausted by payment of judgments or settlements.

EXCLUSIONS

This insurance does not apply:

(a) to bodily injury or property damage arising out of the ownership, maintenance, operation, use, loading or unloading of (1) any automobile or aircraft owned or operated by or rented or loaned to the Named Insured, or (2) any other automobile or aircraft operated by any person in the course of his employment by the Named Insured; but this exclusion does not apply to the parking of an automobile on premises owned by, rented to or controlled by the Named Insured or the ways immediately adjoining, if such automobile is not owned by or rented or loaned to the Named Insured or to liability assumed by the Insured under contract;

(b) to bodily injury or property damage arising out of and in the course of the transportation of mobile equipment by an automobile owned or operated by or rented or loaned to the Named Insured; but this exclusion does not apply to liability assumed by the Insured under contract;

(c) to bodily injury or property damage arising out of ownership, maintenance, operation, use, loading or unloading of any watercraft, if the bodily injury or property damage occurs away from premises owned by, rented to or controlled by the Named Insured; but this exclusion does not apply to bodily injury or property damage included within the products hazard or the completed operations hazard or resulting from operations performed for the Named Insured by independent contractors or to liability assumed by the Insured under contract;

3.

(d) to bodily injury or property damage due to war, whether or not declared, civil war, insurrection, rebellion or revolution or to any act or condition incident to any of the foregoing, with respect to (1) liability assumed by the Insured under contract, or (2) expenses for immediate medical and surgical relief under the Supplementary Payments provision;

(e) to any obligation for which the Insured or any carrier as his insurer may be held liable under any workmen's compensation, unemployment compensation or disability benefits law, or under any similar law;

(f) to bodily injury to any employee of the Insured arising out of and in the course of his employment by the Insured; but this exclusion does not apply to liability of others assumed by the Insured under contract;

(g) to property damage to property, (1) owned or occupied by or rented to the Insured, (2) used by the Insured, or (3) in the care, custody or control of the Insured or as to which the Insured is for any purpose exercising physical control; but parts (2) and (3) of this exclusion do not apply with respect to liability under a sidetrack agreement and part (3) of this exclusion does not apply with respect to property damage (other than to elevators) arising out of the use of an elevator at premises owned by, rented to or controlled by the Named Insured;

(h) to bodily injury or property damage resulting from the failure of the Named Insured's products or work completed by or for the Named Insured to perform the function or serve the purpose intended by the Named Insured, if such failure is due

4.

to a mistake or deficiency in any design, formula, plan, specifications, advertising material or printed instructions prepared or developed by any Insured; but this exclusion does not apply to bodily injury or property damage resulting from the active malfunctioning of such products or work;

(i) to property damage to the Named Insured's products arising out of such products or any part of such products;

(j) to property damage to work performed by or on behalf of the Named Insured arising out of the work or any portion thereof, or out of materials, parts or equipment furnished in connection therewith;

(k) to damages claimed for the withdrawal, inspection, repair, replacement, or loss of the use of the Named Insured's products or work completed by or for the Named Insured or of any property of which such products or work form a part, if such products, work or property are withdrawn from the market or from use because of any known or suspected defect or deficiency therein;

(l) to bodily injury resulting from assault and battery committed by or at the direction of the Insured unless committed for the purpose of protecting persons or property;

(m) to bodily injury or property damage for which the Insured or his indemnitee may be held liable, as a person or organization engaged in the business of manufacturing, distributing, selling or serving alcoholic beverages or as an owner or lessor of premises used for such purposes, by reason of the selling, serving or giving of any alcoholic beverage (1) in violation of any statute, ordinance or regulation, (2) to a minor, (3) to a

5.

person under the influence of alcohol, or (4) which causes or contributes to the intoxication of any person;

(n) to mariner scouting or sea scouting, provided such activities are conducted by a duly organized mariner scout or sea scout troop, unless specifically endorsed on the policy and a premium charged therefore;

(o) to any person practicing, instructing or participating in any physical training, sport, athletic activity or contest.

NUCLEAR ENERGY LIABILITY EXCLUSION

This policy does not apply:

a. Under any Liability Coverage, to bodily injury or property damage:

(1) with respect to which an Insured under the policy is also an Insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, or Nuclear Insurance Association of Canada, or would be an Insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) resulting from the hazardous properties of nuclear material and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the Insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement

6.

entered into by the United States of America, or any agency thereof, with any person or organization;

b. Under any Medical Payments Coverage, or under any Supplementary Payments provision relating to immediate medical or surgical relief, to expenses incurred with respect to bodily injury resulting from the hazardous properties of nuclear material and arising out of the operation of a nuclear facility by any person or organization;

c. Under any Liability Coverage to bodily injury or property damage resulting from the hazardous properties of nuclear material, if:

(1) the nuclear material (a) is at any nuclear facility owned by, or operated by or on behalf of an Insured, or

(b) has been discharged or dispersed therefrom;

(2) the nuclear material is contained in spent fuel or waste at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an Insured; or

(3) the bodily injury or property damage arises out of the furnishing by an Insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any nuclear facility, but if such facility is located within the United States of America, its territories or possessions, or Canada, this exclusion (3) applies only to property damage to such nuclear facility and any property thereat;

d. As used in this exclusion:

(1) "Hazardous properties" include radioactive, toxic, or explosive properties;

7.

(2) "Nuclear material" means source material, special nuclear material or byproduct material;

(3) "Source material", "special nuclear material", and "byproduct material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

(4) "Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a nuclear reactor;

(5) "Waste" means any waste material (a) containing byproduct material and (b) resulting from the operation by any person or organization of any nuclear facility included within the definition of nuclear facility under paragraph (6), (a) or (b) thereof;

(6) "Nuclear facility" means: (a) any nuclear reactor; (b) any equipment or device designed or used for (i) separating the isotopes of uranium or plutonium, (ii) processing or utilizing spent fuel, or (iii) handling, processing, or packaging waste; (c) any equipment or device used for the processing, fabricating, or alloying of special nuclear material if at any time the total amount of such material in the custody of the Insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235; (d) any structure, basin, excavation, premises or place prepared or used for the storage or disposal of waste, and (e) includes the site on which any of the foregoing is located, all operations conducted on such site, and all premises used for such operations;

8.

(7) "Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

(8) "Property damage" includes all forms of radioactive contamination of property.

II. PERSONS OR ENTITIES INSURED

Each of the following is an Insured under this policy to the extent set forth:

(a) the organization designated in the declarations as Named Insured and shall also include its executive officers, executive members of the council, troop committee members, whether volunteer or paid staff, camp directors, supervisors and leaders, council directors, supervisors and leaders and are registered scouts, individually or collectively, in respect of liability arising out of the performance of their duties as such;

(b) any person (other than an employee of the Named Insured) or organization while acting as a real estate manager for the Named Insured; and

(c) with respect to the operation, for the purpose of locomotion upon a public highway, of mobile equipment registered under any motor vehicle registration law, (i) an employee of the Named Insured while operating any such equipment in the course of his employment, and (ii) any other person while operating with the permission of the Named Insured any such equipment registered in the name of the Named Insured and any other person

9.

legally responsible for such operation, but only if there is no other valid and collectible insurance available, either on a primary or excess basis, to such person or organization; provided that no person or organization shall be an Insured under this paragraph (c) with respect to:

- (1) bodily injury to any fellow employee of such person injured in the course of his employment, or
- (2) property damage to property owned by, rented to, in charge of or occupied by the Named Insured or the employer of any person described in subparagraph (11) hereof.

This insurance does not apply to bodily injury or property damage arising out of the conduct of any partnership or joint venture of which the Insured is a partner or member and which is not designated in this policy as a Named Insured.

III. LIMITS OF LIABILITY

Regardless of the number of (1) Insureds under this policy, (2) persons or organizations who sustain bodily injury or property damage or (3) claims made or suits brought on account of bodily injury or property damage, INA's liability is limited as follows: With respect to Bodily Injury Liability, the limit of liability stated in the declarations as applicable to "each person" is the limit of INA's liability for all damages because of bodily injury sustained by one person as the result of any one occurrence; but subject to the above provision respecting "each person," the total liability of INA for all damages because of bodily injury

10.

sustained by two or more persons as the result of any one occurrence shall not exceed the limit of bodily injury liability stated in the declarations as applicable to "each occurrence".

With respect to Property Damage Liability, the total liability of INA for all damages because of all property damage sustained by one or more persons or organizations as the result of any one occurrence shall not exceed the limit of property damage liability stated in the declarations as applicable to "each occurrence".

Subject to the above provisions respecting "each person" and "each occurrence," the limits of Bodily Injury Liability and Property Damage Liability stated in the declarations as "aggregate", are respectively the total liability of INA for all damages because of bodily injury and property damage included within (1) the completed operations and (2) the products hazards, or both combined.

For the purpose of determining the limit of INA's liability, all bodily injury and property damage arising out of continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one occurrence.

IV. POLICY PERIOD; TERRITORY

This insurance applies only to bodily injury or property damage which occurs during the policy period within the policy territory.

SUPPLEMENTARY PAYMENTS

INA will pay, in addition to the applicable limit of liability:

(a) all expenses incurred by INA, all costs taxed against the Insured in any suit defended by INA and all interest on the entire amount

11.

of any judgment therein which accrues after entry of the judgment and before INA has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of INA's liability thereon;

(b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy, and the cost of bail bonds required of the Insured because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but INA shall have no obligation to apply for or furnish any such bonds;

(c) reasonable expenses incurred by the Insured, in connection with bodily injury to which this insurance applies, for such immediate medical and surgical relief to others as shall be imperative at the time of the occurrence;

(d) reasonable expenses incurred by the Insured at INA's request, including actual loss of wages or salary (but not loss of other income) not to exceed \$50 per day for such loss of wages or salary because of his attendance at hearings or trials at such request.

DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

AUTOMOBILE - "automobile" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include mobile equipment;

BODILY INJURY - "bodily injury" means bodily injury, sickness or disease sustained by any person;

COMPLETED OPERATIONS HAZARD - "completed operations hazard" includes bodily injury and property damage arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the Named Insured. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (a) when all operations to be performed by or on behalf of the Named Insured under the contract have been completed,
- (b) when all operations to be performed by or on behalf of the Named Insured at the site of the operations have been completed, or
- (c) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The completed operations hazard does not include bodily injury or property damage arising out of:

- (a) operations in connection with the transportation of property, unless the bodily injury or property damage arises out of a condition in or on a vehicle created by the loading or unloading thereof,

(b) the existence of tools, uninstalled equipment or abandoned or unused materials;

DAMAGES - "damages" includes damages for death and for care and loss of services resulting from bodily injury and damages for loss of use of property resulting from property damage;

INSURED - "Insured" means any person or organization qualifying as an Insured under "Persons or Entities Insured" Section of this policy. The insurance afforded applies separately to each Insured against whom claim is made or suit is brought, except with respect to the limits of INA's liability;

MOBILE EQUIPMENT - "mobile equipment" means a land vehicle (including any machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the Named Insured, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

NAMED INSURED - "Named Insured" means the organization named in the declarations of this policy and shall include any of its subsidiaries and any other company of which it assumes active management;

14.

NAMED INSURED'S PRODUCTS - "Named Insured's products" means goods or products manufactured, sold, handled or distributed by the Named Insured or by others trading under his name, including any container thereof (other than a vehicle), but "Named Insured's products" shall not include a vending machine or any property other than such a container, rented to or located for use of others but not sold;

OCCURRENCE - "occurrence", as respects Coverage B, Property Damage Liability, means an accident, including injurious exposure to conditions, which results, during the policy period, in property damage neither expected nor intended from the standpoint of the Insured;

POLICY TERRITORY - "policy territory" means:

(a) the United States of America, its territories or possessions, or Canada, or

(b) international waters or air space, provided the bodily injury or property damage does not occur in the course of travel or transportation to or from any other country, state or nation, or

(c) anywhere in the world with respect to damages because of bodily injury or property damage arising out of a product which was sold for use or consumption within the territory described in (a) above, provided the original suit for damages is brought within such territory;

PRODUCTS HAZARD - "products hazard" includes bodily injury and property damage arising out of the Named Insured's products or reliance upon a representation or warranty made at any time with respect thereto, but only if the bodily injury or property damage

15.

occurs away from premises owned by or rented to the Named Insured and after physical possession of such products has been relinquished to others;

PROPERTY DAMAGE - "property damage" means injury to or destruction of tangible property.

CONDITIONS

1. Premium

The premium for this policy is a flat charge and is payable as shown in the declarations.

2. Inspection

INA shall be permitted but not obligated to inspect the Named Insured's property and operations at any time. Neither INA's right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking, on behalf of or for the benefit of the Named Insured or others, to determine or warrant that such property or operations are safe.

3. Financial Responsibility Laws

When this policy is certified as proof of financial responsibility for the future under the provisions of any motor vehicle financial responsibility law, such insurance as is afforded by this policy for bodily injury liability or for property damage liability shall comply with the provisions of such law to the extent of the coverage and limits of liability required by such law. The Insured agrees to reimburse INA for any payment

made by INA which it would not have been obligated to make under the terms of this policy except for the agreement contained in this paragraph.

4. Insured's Duties in the Event of Occurrence, Claim or Suit

(a) In the event of an occurrence, written notice containing particulars sufficient to identify the Insured and also reasonably obtainable information with respect to the time, place and circumstances thereof, and the names and addresses of the injured and of available witnesses, shall be given by or for the Insured to INA or any of its authorized agents as soon as practicable. The Named Insured shall promptly take at his expense all reasonable steps to prevent other bodily injury or property damage from arising out of the same or similar conditions, but such expense shall not be recoverable under this policy.

(b) If claim is made or suit is brought against the Insured, the Insured shall immediately forward to INA every demand, notice, summons or other process received by him or his representative.

(c) The Insured shall cooperate with INA and, upon INA's request, assist in making settlements, in the conduct of suits and in enforcing any right of contribution or indemnity against any person or organization who may be liable to the Insured because of bodily injury or property damage with respect to which insurance is afforded under this policy; and the Insured shall attend hearings and trials and assist in securing and giving evidence and obtaining the attendance of witnesses.

The Insured shall not, except at his own cost, voluntarily make any payment, assume any obligation or incur any expense other than for such immediate medical and surgical relief as shall be imperative at the time of the accident.

5. Action Against INA

No action shall lie against INA unless, as a condition precedent thereto, there shall have been full compliance with all of the terms of this policy, nor until the amount of the Insured's obligation to pay shall have been finally determined either by judgment against the Insured after actual trial or by written agreement of the Insured, the claimant and INA.

Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this policy to the extent of the insurance afforded by this policy. No person or organization shall have any right under this policy to join INA as a party to any action against the Insured to determine the Insured's liability, nor shall INA be impleaded by the Insured or his legal representative. Bankruptcy or insolvency of the Insured or of the Insured's estate shall not relieve INA of any of its obligations hereunder.

6. Other Insurance

The insurance afforded by this policy is primary insurance, except when stated to apply in excess of or contingent upon the absence of other insurance. When this insurance is

primary and the Insured has other insurance which is stated to be applicable to the loss on an excess or contingent basis, the amount of INA's liability under this policy shall not be reduced by the existence of such other insurance.

When both this insurance and other insurance apply to the loss on the same basis, whether primary, excess or contingent, INA shall not be liable under this policy for a greater proportion of the loss than stated in the applicable contribution provision below:

(a) Contribution by Equal Shares. If all of such other valid and collectible insurance provides for contribution by equal shares, INA shall not be liable for a greater proportion of such loss than would be payable if each insurer contributes an equal share until the share of each insurer equals the lowest applicable limit of liability under any one policy or the full amount of the loss is paid, and with respect to any amount of loss not so paid the remaining insurers then continue to contribute equal shares of the remaining amount of the loss until each insurer has paid its limit in full or the full amount of the loss is paid.

(b) Contribution by Limits. If any of such other insurance does not provide for contribution by equal shares, INA shall not be liable for a greater proportion of such loss than the applicable limit of liability under this policy for such loss bears to the total applicable limit of liability of all valid and collectible insurance against such loss.

7. Subrogation

In the event of any payment under this policy, INA shall be subrogated to all the Insured's rights of recovery therefor against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights, but INA shall have no right of subrogation against any subsidiary company of the Named Insured or any company coming under the Named Insured's control of which it assumes active management. The Insured shall do nothing after loss to prejudice such rights.

8. Changes

Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this policy or estop INA from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed, except by endorsement issued to form a part of this policy.

9. Assignment

Assignment of interest under this policy shall not bind INA until its consent is endorsed hereon; if, however, the Named Insured shall die, such insurance as is afforded by this policy shall apply (1) to the Named Insured's legal representative, as the Named Insured, but only while acting within the scope of his duties as such, and (2) with respect to the property of the Named Insured, to the person having proper temporary

custody thereof, as Insured, but only until the appointment and qualification of the legal representative.

10. Three Year Policy

If this policy is issued for a period of three years, the limits of INA's liability shall apply separately to each consecutive annual period thereof.

11. Cancellation

This policy may be cancelled by the Named Insured by surrender thereof to INA or any of its authorized agents or by mailing to INA written notice stating when thereafter the cancellation shall be effective. This policy may be cancelled by INA by mailing to the Named Insured at the address shown in this policy, written notice stating when not less than thirty days thereafter such cancellation shall be effective. The mailing of notice as aforesaid shall be sufficient notice. The time of surrender or the effective date and hour of cancellation stated in the notice shall become the end of the policy period. Delivery of such written notice either by the Named Insured or by INA shall be equivalent to mailing.

If the Named Insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If INA cancels, earned premium shall be computed pro rata.

Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

12. Declarations

By acceptance of this policy, the Named Insured agrees that the statements in the declarations are his agreements and representations, that this policy is issued in reliance upon the truth of such representations and that this policy embodies all agreements existing between himself and INA or any of its agents relating to this insurance.



COMPANY OF NORTH AMERICA

ENDORSEMENT #1

In consideration of the premium charged it is understood
and agreed that exclusion (n) is removed from this policy.

Nothing herein contained shall vary, alter or extend any provision or condition of the policy other than as above stated.

Effective Date	October 20, 1967	at the hour specified in the policy.	Part of Policy No.	ALB 4 84 03
Issued to	KEYSTONE AREA COUNCIL BOY SCOUTS OF AMERICA			

Authorized Agent
Albert L. Allen Co., Inc.
Not valid unless countersigned by a duly authorized agent of the
INSURANCE COMPANY OF NORTH AMERICA
C-1762 200M 7-27-65 Ptd. in U.S.A.

sea

A handwritten signature in cursive script.
President

Confidential

COMPANY REGISTRATION COPY

ABC000056275

SA 3187

[REDACTED]

OCT 9 1967

PRPC CANCELLED OCT 11 1967

DAILY REPORT for use with CASUALTY
THE HARTFORD INSURANCE GROUP

INSURANCE POLICY Form 8089, and DECLARATION Form A-2135-0

COMPANY COPY

- Codes
- (1) Hartford Fire Insurance Co.
 - (2) Hartford Accident and Indemnity Co.
 - (3) Citizens Insurance Co. of New Jersey
 - (4) New York Londonwriters Insurance Co.
 - (5) Northwestern Underwriters of Citizens
 - (7) Twin City Fire Insurance Co.

INSURER →

Co. Code

5

POLICY NO. 10 C A43303

DECLARATIONS

Items

1. Named Insured and Address →

The named insured is: ☐ Individual ☐ Partnership ☒ Corporation
☐ Joint Venture ☐ Other

Previous Policy No.
NEW

BOY SCOUTS OF AMERICA
ROUTE #1
NORTH BRUNSWICK, N J

2. Policy Period → From

Producer's Name and Address

Agent Code

1 1 72 To 1 1 73

12:01 A.M., standard time at the address of the named insured as stated herein.

Audit Period: Annual, unless otherwise stated.

☒ Semi-Annual
☐ Quarterly
☐ Monthly

WILSON & ALLEN
200 PARK AVENUE
NEW YORK, N Y

250480

3. The advance premium for this policy is as stated below. Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

SUMMARY OF ADVANCE PREMIUMS

COVERAGE PARTS	ADVANCE PREMIUM
Comprehensive General Liability Insurance	\$ 32,540.00
Comprehensive Automobile Liability Insurance	\$
Automobile Medical Payments Insurance	\$
Uninsured Motorists Insurance	\$
Automobile Physical Damage Insurance	\$
Premises Medical Payments Insurance	\$
Contractual Liability Insurance	\$
Personal Injury Liability Insurance	\$
Garage Insurance	\$
	\$
	\$

Form Numbers of Coverage Parts and endorsements not listed on Coverage Parts forming part of Policy at issue:

L3334-0

G2240-0-B (COMP RT END'T) AL-8-0-B (SL) G2240-0-B (PREM

TOTAL
ADVANCE
PREMIUM

\$ 32,540.00

If Policy Period more than one year: Gross Premium \$

Discount \$ PAYMT)

Net Premium \$

Premium is payable: On effective date of Policy \$

1st Anniversary \$

2nd Anniversary \$

4. Business of the named insured is →

EDUCATION DEVELOPMENT

5. During the past 3 years no Insurer has cancelled insurance, issued to the named insured, similar to that afforded hereunder unless otherwise stated herein.

1 15 DS/1 18 FO

The company located these documents in its business records. At this time, the company does not certify that these documents constitute a complete and accurate copy of the policy.

Form A-2135-0 CDR Printed in U. S. A. 6-66

JTX-4000-8

Confidential - Subject to Protective
Order

HFBKPLAN016196

SA 3189



CASUALTY INSURANCE POLICY

GENERAL POLICY PROVISIONS Form 8089

HARTFORD ACCIDENT AND INDEMNITY COMPANY

690 Asylum Avenue
Hartford, Connecticut 06115

(A stock insurance company, herein called the company)

In consideration of the payment of the premium, in reliance upon the statements in the declarations made a part hereof and subject to all of the terms of this policy, agrees with the *named insured* as follows:

COVERAGE

Insurance is afforded by the Coverage Parts forming a part hereof, subject to such limits of liability as are stated therein and subject to all the terms of the policy having reference thereto.

SUPPLEMENTARY PAYMENTS

The company will pay, in addition to the applicable limit of liability:

- (a) all expenses incurred by the company, all costs taxed against the *insured* in any suit defended by the company and all interest on the entire amount of any judgment therein which accrues after entry of the judgment and before the company has paid or tendered or deposited in court that part of the judgment which does not exceed the limit of the company's liability thereon;
- (b) premiums on appeal bonds required in any such suit, premiums on bonds to release attachments in any such suit for an amount not in excess of the applicable limit of liability of this policy;

and the cost of bail bonds required of the *insured* because of accident or traffic law violation arising out of the use of any vehicle to which this policy applies, not to exceed \$250 per bail bond, but the company shall have no obligation to apply for or furnish any such bonds;

- (c) expenses incurred by the *insured* for first aid to others at the time of an accident, for *bodily injury* to which this policy applies;
- (d) reasonable expenses incurred by the *insured* at the company's request, including actual loss of wages or salary (but not loss of other income) not to exceed \$25 per day because of his attendance at hearings or trials at such request.

DEFINITIONS

When used in this policy (including endorsements forming a part hereof):

"*automobile*" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads (including any machinery or apparatus attached thereto), but does not include *mobile equipment*;

"*bodily injury*" means *bodily injury*, sickness or disease sustained by any person;

"*collapse hazard*" includes "structural property damage" as defined herein and *property damage* to any other property at any time resulting therefrom. "Structural property damage" means the collapse of or structural injury to any building or structure due to (1) grading of land, excavating, borrowing, filling, back-filling, tunnelling, pile driving, cofferdam work or caisson work or (2) moving, shoring, underpinning, raising or demolition of any building structure or removal or rebuilding of any structural support thereof. The *collapse hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard* or the *underground property damage hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract*;

"*completed operations hazard*" includes *bodily injury* and *property damage* arising out of operations or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs after such operations have been completed or abandoned and occurs away from premises owned by or rented to the *named insured*. "Operations" include materials, parts or equipment furnished in connection therewith. Operations shall be deemed completed at the earliest of the following times:

- (1) when all operations to be performed by or on behalf of the *named insured* under the contract have been completed,
- (2) when all operations to be performed by or on behalf of the *named insured* at the site of the operations have been completed, or
- (3) when the portion of the work out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

Operations which may require further service or maintenance work, or correction, repair or replacement because of any defect or deficiency, but which are otherwise complete, shall be deemed completed.

The company will, upon request, furnish to the *named insured* a complete and accurate copy of the policy.

property damage arising out of:

- (a) operations in connection with the transportation of property, unless the *bodily injury* or *property damage* arises out of a condition in or on a vehicle created by the loading or unloading thereof;

- (b) the existence of tools, uninstalled equipment or abandoned or unused materials, or

- (c) operations for which the classification stated in the policy or in the company's manual specifies "including completed operations";

"*damages*" includes damages for death and for care and loss of services resulting from *bodily injury* and damages for loss of use of property resulting from *property damage*;

"*elevator*" means any hoisting or lowering device to connect floors or landings, whether or not in service, and all appliances thereof including any car, platform, shaft, hoistway, stairway, runway, power equipment and machinery; but does not include an *automobile* servicing hoist, or a hoist without a platform outside a building if without mechanical power or if not attached to building walls, or a hoist or material hoist used in alteration, construction or demolition operations, or an inclined conveyor used exclusively for carrying property or a dumbwaiter used exclusively for carrying property and having a compartment height not exceeding four feet;

"*explosion hazard*" includes *property damage* arising out of blasting or explosion. The *explosion hazard* does not include *property damage* (1) arising out of the explosion of air or steam vessels, piping under pressure, prime movers, machinery or power transmitting equipment, or (2) arising out of operations performed for the *named insured* by independent contractors, or (3) included within the *completed operations hazard* or the *underground property damage hazard*, or (4) for which liability is assumed by the *insured* under an *incidental contract*;

"*incidental contract*" means any written (1) lease of premises, (2) easement agreement, except in connection with construction or demolition operations on or adjacent to a railroad, (3) undertaking to indemnify a municipality required by municipal ordinance, except in connection with work for the municipality, (4) sidetrack agreement, or (5) *elevator* maintenance agreement;

"*insured*" means any person or organization qualifying as an insured in the "Persons Insured" provision of the applicable insurance coverage. The insurance afforded applies separately to each *insured* against whom claim is made or suit is brought, except with respect to the limits of the company's liability;

DESCRIPTION OF TERMS USED AS PREMIUM BASES

When used as a premium basis for:

- (a) Comprehensive General Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance, "*admissions*" means the total number of persons, other than employees of the *named insured*, admitted to the event covered by the insurance or to events conducted on the premises whether on paid admission tickets, complimentary tickets or passes;

- (b) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance; Owners' and Contractors' Protective Liability Insurance, "*cost*" means the total cost to the *named insured* with respect to operations performed for the *named insured* during the policy period by independent contractors of all work let or sub-let in connection with each specific project, including the cost of all labor, materials and equipment furnished, used or delivered for use in the execution of such work, whether furnished by the owner, contractor or subcontractor, including all fees, allowances, bonuses or commissions made, paid or due;

machinery or apparatus attached thereto), whether or not self-propelled, (1) not subject to motor vehicle registration, or (2) maintained for use exclusively on premises owned by or rented to the *named insured*, including the ways immediately adjoining, or (3) designed for use principally off public roads, or (4) designed or maintained for the sole purpose of affording mobility to equipment of the following types forming an integral part of or permanently attached to such vehicle: power cranes, shovels, loaders, diggers and drills; concrete mixers (other than the mix-in-transit type); graders, scrapers, rollers and other road construction or repair equipment; air-compressors, pumps and generators, including spraying, welding and building cleaning equipment; and geophysical exploration and well servicing equipment;

"*named insured*" means the person or organization named in Item 1. of the declarations of this policy;

"*named insured's products*" means goods or products manufactured, sold, handled or distributed by the *named insured* or by others trading under his name, including any container thereof (other than a vehicle), but "*named insured's products*" shall not include a vending machine or any property other than such container, rented to or located for use of others but not sold;

"*occurrence*" means an accident, including injurious exposure to conditions, which results, during the policy period, in *bodily injury* or *property damage* neither expected nor intended from the standpoint of the *insured*;

"*policy territory*" means:

- (1) the United States of America, its territories or possessions, or Canada, or
- (2) international waters or air space, provided the *bodily injury* or *property damage* does not occur in the course of travel or transportation to or from any other country, state or nation, or
- (3) anywhere in the world with respect to *damages* because of *bodily injury* or *property damage* arising out of a product which was sold for use or consumption within the territory described in paragraph (1) above, provided the original suit for such *damages* is brought within such territory;

"*products hazard*" includes *bodily injury* and *property damage* arising out of the *named insured's products* or reliance upon a representation or warranty made at any time with respect thereto, but only if the *bodily injury* or *property damage* occurs away from premises owned by or rented to the *named insured* and after physical possession of such products has been relinquished to others;

"*property damage*" means injury to or destruction of tangible property;

"*underground property damage hazard*" includes underground property damage as defined herein and *property damage* to any other property at any time resulting therefrom. "*Underground property damage*" means *property damage* to wires, conduits, pipes, mains, sewers, tanks, tunnels, any similar property, and any apparatus in connection therewith, beneath the surface of the ground or water, caused by and occurring during the use of mechanical equipment for the purpose of grading land, paving, excavating, drilling, borrowing, filling, back-filling or pile driving. The *underground property damage hazard* does not include *property damage* (1) arising out of operations performed for the *named insured* by independent contractors, or (2) included within the *completed operations hazard*, or (3) for which liability is assumed by the *insured* under an *incidental contract*.

- (c) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance; Owners', Landlords' and Tenants' Liability Insurance or Completed Operations and Products Liability Insurance, "*receipts*" means the gross amount of money charged by the *named insured* for such operations by the *named insured* or by others during the policy period as are rated on a receipts basis other than receipts from telecasting, broadcasting or motion pictures, and includes taxes, other than taxes which the *named insured* collects as a separate item and remits directly to a governmental division;

- (d) Comprehensive General Liability Insurance; Manufacturers' and Contractors' Liability Insurance or Owners', Landlords' and Tenants' Liability Insurance which includes coverage for structural alterations, new construction and demolition operations, "*remuneration*" means the entire remuneration earned during the policy period by proprietors and by all employees of the *named insured*, other than chauffeurs (except operators of mobile equipment) and aircraft pilots and co-pilots, subject to any overtime earnings or limitation of remuneration rule applicable in accordance with the manuals in use by the Company;